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**Independent Plans Providing Medical Care
and Hospital Insurance: 1959 Survey**

Some Effects of Low Income on Children and Their Families

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. Calendar-year data for each year 1939-48 were published in the SOCIAL SECURITY YEARBOOKS and, beginning with data for 1949, in the ANNUAL STATISTICAL SUPPLEMENTS to the BULLETIN. (The Supplements with data for each year 1949-54 were included in the September BULLETIN, 1950-55; beginning with 1955 data, the SUPPLEMENT is a separate publication.) Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

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U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

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Social Security in Review

SECRETARY OF HEALTH, EDUCATION, AND WELFARE

GOVERNOR Abraham Ribicoff, of Connecticut, was named by President-elect Kennedy on December 1, 1960, to be Secretary of Health, Education, and Welfare. Mr. Ribicoff was elected Governor of Connecticut in 1954 and was re-elected in 1958. Earlier he had been elected to Congress, where he served two terms. Mr. Ribicoff's years as Governor were marked by considerable activity in the fields of health, education, and welfare. His record in Congress also showed his active interest in and support of welfare measures.

PROPOSED BUDGET

President Eisenhower presented to Congress on January 16, 1961, the Budget of the United States for the fiscal year ending June 30, 1962. This Budget proposes appropriations totaling \$80.9 billion, of which, once again, major national security programs call for the largest portion—about 60 percent. Labor and welfare, the budget category that includes those programs of the Social Security Administration financed from general funds, accounts for 6 percent of all budgeted expenditures, and public assistance grants under existing legislation account for almost half of that.

The grand total proposed for the Social Security Administration amounts to \$2.6 billion, of which \$2.4 billion is to come from general funds, \$246 million from trust funds, and \$4 million from public enterprise funds. The eight Social Security Administration programs of grants to the States account for \$2.3 billion of the general funds total; these include the three Children's Bureau programs for maternal and child health

and child welfare services and the five categorical public assistance programs (the fifth, medical assistance to the needy aged, was provided in the 1960 amendments to the Social Security Act). Salaries and expenses account for the bulk of the remainder: \$252 million in all, including \$7 million from general funds.

For research or demonstration projects in social security, an appropriation of \$1.5 million is budgeted on a "full funding" basis. Full funding means that—unlike the \$350,000 appropriated for projects started in the fiscal year 1960-61—the \$1.5 million is to cover the full cost of all projects for which grants are awarded or contracts made during 1961-62, however many years elapse before completion of the projects. An appropriation of \$2.2 million is requested for a special foreign currency program of research and training. The Budget also proposes \$364,000 for hospitalization and services for repatriated mentally ill American nationals, a program authorized in July 1960, to be administered by the Bureau of Public Assistance.

	October 1960	September 1960	October 1959
OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE			
Monthly benefits in current-payment status:			
Number (in thousands).....	14,577	14,526	13,576
Amount (in millions).....	\$915.1	\$911.0	\$835.3
Average old-age benefit (retired worker)....	\$74.02	\$73.98	\$72.64
Average old-age benefit awarded in month....	\$79.08	\$83.28	\$82.04
PUBLIC ASSISTANCE			
Recipients (in thousands):			
Old-age assistance.....	2,350	2,351	2,401
Aid to dependent children (total).....	3,013	2,996	2,919
Aid to the blind.....	108	108	109
Aid to the permanently and totally disabled..	371	368	347
General assistance (cases).....	364	361	403
Average payments:			
Old-age assistance.....	\$69.45	\$68.75	\$65.69
Aid to dependent children (per recipient)....	29.68	29.64	28.71
Aid to the blind.....	72.98	73.46	69.05
Aid to the permanently and totally disabled..	66.70	66.70	64.31
General assistance (per case).....	68.70	68.71	70.96

PROGRAM OPERATIONS

AT THE END of October, monthly benefits amounting to \$915.1 million were being paid under the old-age, survivors, and disability insurance program to 14.6 million persons. The totals represent increases of \$79.7 million in monthly amount and 1.0 million in number from those a year earlier; the percentage increases were 10 percent and 7 percent. The number of disabled-worker beneficiaries went up 25 percent during the year. Among persons receiving other types of benefit the rise ranged from 11 percent for widow or widower beneficiaries to 5 percent for young widows receiving mother's benefits.

About 11.7 million men aged 65 or over and women aged 62 or over were receiving monthly benefits—760,000 more than in October 1959. Their monthly benefits totaled \$765.1 million, compared with \$702.3 million a year earlier. Retired workers made up 68 percent of all aged beneficiaries; their average monthly benefit of \$74.02 was \$1.38 higher than that in October 1959. Persons receiving wife's or husband's benefits represented 19 percent of the aged group; those receiving widow's or widower's benefits, 13 percent; and those receiving parent's benefits, less than half of 1 percent.

About 1,559,000 children of deceased workers, 265,000 children of retired-worker beneficiaries, and 106,000 children of disabled-worker beneficiaries were receiving monthly benefits at the end of October (including child's benefits being paid to disabled persons aged 18 or over whose disability began before age 18). Wives (under age

65 with child beneficiaries in their care) of 111,000 retired-worker and 41,000 disabled-worker beneficiaries and 392,000 mothers of survivor child beneficiaries also were receiving monthly benefits. About 398,000 disabled workers aged 50-64 were being paid benefits at an average monthly rate of \$89.50; the average payment in October 1959 was 63 cents smaller.

Monthly benefits awarded in October numbered 156,000, about 24,000 less than in September. October was the thirty-third consecutive month in which more than 150,000 monthly benefits were awarded; the number has averaged 192,000 a month. Awards of lump-sum death payments totaled \$11.0 million in October, with an average payment of \$211.37 per deceased worker.

Average Old-Age Benefit Award Shows Decline

The average monthly amount of the 66,900 old-age benefits awarded in October was \$79.08, \$4.20 less than in September and the lowest average since November 1958. The drop resulted chiefly from awards to retired workers who qualified under the liberalized insured-status provision in the 1960 amendments. Under this provision a person could become eligible for benefits, beginning October 1960, with only 1 quarter of coverage for every 3 calendar quarters elapsing after 1950 instead of 1 quarter for every 2 elapsed quarters. About 5,600 of the old-age benefit awards made in October were possible because of this liberalization. The average benefit was

	October 1960	September 1960	October 1959	Calendar year	
				1959	1958
Civilian labor force, ¹ total (in thousands).....	71,069	71,155	70,103	69,394	68,647
Employed.....	67,490	67,767	66,831	65,581	63,966
Unemployed.....	3,579	3,388	3,272	3,813	4,681
Personal income (in billions, total seasonally adjusted at annual rates) ² ..	\$409.6	\$408.8	\$384.3	\$383.3	\$360.3
Wage and salary disbursements.....	275.2	275.0	258.6	258.2	239.7
Proprietors' income.....	48.3	48.3	45.1	46.5	46.4
Personal interest income, dividends, and rental income.....	54.1	54.0	50.6	49.2	45.4
Social insurance and related payments.....	24.3	23.9	21.8	21.2	20.4
Public assistance.....	3.3	3.2	3.2	3.2	3.0
Other.....	13.8	13.7	12.9	12.8	12.3
Less: Personal contributions for social insurance.....	9.3	9.3	7.9	7.8	6.8
Consumer price index, ³ all items (1947-49=100).....	127.3	126.8	125.5	124.6	123.5
Food.....	120.9	120.2	118.4	118.3	120.3
Medical care.....	157.3	156.9	152.5	150.8	144.6

¹ Bureau of the Census and Bureau of Labor Statistics. Beginning January 1960, data include Alaska and Hawaii.

² Data exclude Alaska and Hawaii, except that personal income includes pay of Federal personnel stationed abroad.

³ Data from the Office of Business Economics, Department of Commerce.

Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1958*, page 1, table 1.

⁴ Bureau of Labor Statistics.

\$39.33—an amount that is expected to change, however, as the volume of awards under this provision increases. Some 1,200 dependent and survivor benefit awards in October were also attributable to this provision.

About 352,000 applications for benefits were filed in October, 20,000 more than in September and more than in any other month except January 1957. More than one-third of the applications—127,000—were from disabled workers and their dependents.

Caseloads Higher in ADC, GA, and APTD

Increases during October in the number of recipients of aid to dependent children and of general assistance probably reflect in part the failure of the employment situation to show its usual seasonal improvement. In aid to dependent children, however, more than a third of the national increase of 16,700 occurred in Louisiana, which continued to restore to the rolls some of the recipients for whom payments had been discontinued in August because of the application of a "suitable home policy." Nationally, the number of recipients of general assistance rose 13,000 or 1.4 percent.

In aid to the permanently and totally disabled, increases in nearly three-fourths of the States with programs resulted in a national rise of 2,900 or 0.8 percent in the number of recipients. Relatively small decreases in the numbers of persons

receiving old-age assistance and aid to the blind continued the downward movements in those programs.

PA Expenditures Make Small Advance

Total expenditures for assistance, including vendor payments for medical care, amounted to \$318.6 million—\$2.0 million or 0.6 percent more than the total in September. The net rise reflected largely the increases of \$1.5 million in vendor payments for medical care in old-age assistance and of \$1.0 million in money payments under aid to dependent children.

The increase of 70 cents in the average payment per recipient of old-age assistance and the decrease of 48 cents in aid to the blind were attributable mainly to changes in the amounts of vendor payments for medical care under these programs. There was little or no change in the average payment in each of the other three programs.

A few States took action in October to raise the level of payments to individual recipients of the four federally aided programs. Where such action was taken—in Nebraska, New Hampshire, and Wyoming—it resulted in sizable increases in average payments in most of the programs. In Wisconsin the increase of \$1.04 in the average payment per recipient of aid to dependent children resulted primarily from the inclusion of a seasonal fuel allowance in Milwaukee County.

Independent Plans Providing Medical Care and Hospital Insurance: 1959 Survey*

THE DIVISION of Program Research of the Social Security Administration has been collecting information for nearly 20 years about a group of prepaid medical care and hospital plans usually referred to as "the independent plans." The designation of these plans as "independent" has been used for at least 10 years in the absence of a better short descriptive word. The essential feature of the plans is that they are not underwritten by insurance companies or affiliated with the Blue Cross or Blue Shield associations. Their one common trait is that they have not jointly associated in any larger organization to which they regularly make statistical reports. Hence their status as "independent plans."

Periodically the Division surveys this group of nearly 300 plans, mainly through a mailed questionnaire supplemented by information from such other sources as the Welfare Fund Bureau of the New York State Insurance Department and the new Division of Welfare and Pension Reports in the Bureau of Labor Standards of the U.S. Department of Labor. A few plans report their financial operations to State insurance departments. As a result, their income and expenditures (but not their enrollment) appear in national compilations, where they are usually referred to as "other hospital and medical plans" to distinguish them from the three major categories: plans underwritten by insurance companies, Blue Cross plans, and Blue Shield plans.¹

ENROLLMENT

The number of persons enrolled in the independent plans was slightly less than 10 million in

1959 (table 1), nearly 1 million more than the total reported at the end of 1956. Forty percent were in plans directly connected with employment, with the benefits sponsored by unions, employers or employees, or jointly by labor and management. The other 60 percent were found in community-sponsored or physician-sponsored

TABLE 1.—Enrollees eligible for one or more benefits in independent plans, by State, December 1959

State	All types of sponsorship		Industrial sponsorship	
	Total	Group-practice plans	Total	Group-practice plans
United States.....	9,876.2	3,929.2	3,831.7	2,227.4
Alabama.....	112.4	86.9	112.4	86.9
Alaska.....				
Arizona.....	31.3	28.8	31.3	28.8
Arkansas.....	1,027.6	983.0	185.3	149.6
California.....	63.7	27.0	38.5	27.0
Colorado.....	1,213.8	.4	.4	.4
Connecticut.....				
Delaware.....	249.2	69.1	215.6	35.4
District of Columbia.....	26.4	25.6	13.5	12.7
Florida.....				
Georgia.....	34.9	3.9	4.1	3.9
Hawaii.....	21.7	21.7		
Idaho.....	33.9			
Illinois.....	264.3	112.8	192.9	111.6
Indiana.....	24.0	12.0	24.0	12.0
Iowa.....	5.0	2.5	5.0	2.5
Kansas.....	38.5	37.0	37.0	35.5
Kentucky.....	159.7	80.2	159.7	80.2
Louisiana.....	31.3	26.4	31.3	26.4
Maine.....				
Maryland.....	34.3	32.8	19.3	17.8
Massachusetts.....	26.0	22.7	26.0	22.7
Michigan.....	147.6	.8	3.8	
Minnesota.....	98.2	57.0	70.5	29.3
Mississippi.....	27.8	16.5	2.0	2.0
Missouri.....	112.7	89.5	105.9	69.5
Montana.....	8.0	4.0	8.0	4.0
Nebraska.....				
Nevada.....				
New Hampshire.....				
New Jersey.....	98.6	1.1	65.6	1.1
New Mexico.....	3.0	1.5	3.0	1.5
New York.....	2,261.3	1,203.4	1,018.1	599.3
North Carolina.....	34.5	17.8	34.5	17.8
North Dakota.....				
Ohio.....	1,399.3	183.5	329.7	183.5
Oklahoma.....	14.0	11.0	6.0	3.0
Oregon.....	295.3	40.9	2.9	.1
Pennsylvania.....	673.7	311.6	455.5	309.5
Rhode Island.....	560.2		.4	
South Carolina.....				
South Dakota.....	7.6	7.6	7.6	7.6
Tennessee.....	16.3	8.0	16.3	8.0
Texas.....	46.6	43.3	41.2	40.6
Utah.....	63.4	57.9	63.4	57.9
Vermont.....	13.4	12.8	13.4	12.8
Virginia.....	70.7	49.7	68.7	47.7
Washington.....	93.2	90.3	14.6	11.8
West Virginia.....	319.9	143.5	292.4	143.5
Wisconsin.....	106.0	1.1	104.9	
Wyoming.....	7.0	3.6	7.0	3.5

* Prepared in the Division of Program Research, Office of the Commissioner, by Agnes W. Brewster, who is now on the staff of the Public Health Service.

¹ See Agnes W. Brewster, "Voluntary Health Insurance and Private Medical Care Expenditures, 1948-59," *Social Security Bulletin*, December 1960.

plans available to the public generally or in plans run by consumer groups or fraternal societies.

Two in 5 members of the plans received benefits through group-practice arrangements. Among the plans under industrial sponsorship, more than half the enrollment (2.2 million) had some or all benefits provided through the group practice of medicine or dentistry. Since 1956—the year of the last survey of the independent plans—growth in group-practice plans has been slightly larger numerically and considerably larger relatively than that in plans not using group-practice arrangements. Enrollment in group-practice plans expanded by about 500,000 or 15 percent compared with 433,000 or 8 percent for the remaining plans.

STATE DISTRIBUTION

Members of the independent plans are found in 41 of the 50 States and in the District of Columbia. Some members of railway hospital associations may also be found in five other States—Arizona, Nebraska, Nevada, North Dakota, and South Carolina—since certain railroads whose employees belong to a railway hospital plan have rights-of-way that pass through these States. Organizations such as the Rural Letter Carriers Hospital Plan probably have members in every State. Group-practice prepayment plan headquarters are located in 39 States, and there are branch centers in several other States.

Four States, each with more than 1 million

persons enrolled, account for more than half the enrollment in independent plans. In two of them—California and New York—the enrollment in group-practice prepayment plans exceeds that in other independent plans and, in addition, represents more than half the national enrollment in prepaid group-practice plans. The Kaiser Health Plan in California and the Health Insurance Plan of Greater New York, each with more than 500,000 members in 1959, are responsible for this concentration in two States.

Connecticut's inclusion among the States with more than a million members results from the large enrollment in the Connecticut Blue Cross Plan—a hospitalization plan that, despite its name, is not an affiliate of the Blue Cross Association. Ohio's enrollment of more than a million stems mainly from the enrollment in Medical Mutual of Cleveland, a plan resembling the typical Blue Shield plan except that it is under community sponsorship rather than medical-society sponsorship.

In 22 States all the enrollment in group-practice plans is derived from the industry-oriented plans.

BENEFITS PROVIDED

The benefits provided by the plans range from very limited to almost complete coverage of medical care. Some plans provide both medical and hospital benefits, others either one or the other. Relatively few plans provide dental benefits that

TABLE 2.—Enrollees eligible for benefits in group-practice plans and in other independent plans, by type of benefit, December 1959

Type of benefit	Number (in thousands)			Percent in group-practice plans	Percentage distribution		
	Total	In group-practice plans	In other plans		Total	In group-practice plans	In other plans
Any benefit.....	9,876.2	3,929.2	5,947.0	39.8	100.0	100.0	100.0
Nonindustrial.....	6,038.6	1,701.8	4,336.8	28.2	61.1	43.3	72.9
Industrial.....	3,837.6	2,227.4	1,610.2	58.0	38.9	56.7	27.1
Hospitalization.....	6,085.6	2,525.7	3,559.9	41.5	61.6	64.3	59.9
Nonindustrial.....	2,932.3	906.0	2,026.3	30.9	29.7	23.1	34.1
Industrial.....	3,153.3	1,619.7	1,533.6	51.4	31.9	41.2	25.8
Surgeon.....	7,494.5	3,279.9	4,214.6	43.8	75.9	83.5	70.9
Nonindustrial.....	4,356.3	1,620.5	2,735.8	37.2	44.1	41.2	46.0
Industrial.....	3,138.2	1,659.4	1,478.8	52.9	31.8	42.2	24.9
Medical.....	6,786.0	3,399.9	3,386.1	50.1	68.7	86.5	56.9
Nonindustrial.....	3,984.7	1,640.1	2,344.6	41.2	40.3	41.7	39.4
Industrial.....	2,801.3	1,759.8	1,041.5	62.8	28.4	44.8	17.5
Diagnostic.....	5,701.7	3,694.9	2,006.8	64.8	57.7	94.0	33.7
Nonindustrial.....	2,595.8	1,673.5	922.3	64.5	26.3	42.6	15.5
Industrial.....	3,105.9	2,021.4	1,084.5	65.1	31.4	51.4	18.2
Dental.....	500.4	317.7	182.7	63.5	5.1	8.1	3.1
Nonindustrial.....	59.9	36.4	23.5	61.8	.6	.0	.4
Industrial.....	441.5	281.3	160.2	63.7	4.5	7.2	2.7

go beyond paying for inhospital oral surgery (not treated as a separate dental benefit in this study).

Table 2 groups the 9.9 million persons eligible for one or more types of benefit according to their eligibility for each type and indicates the numbers enrolled in nonindustrial and in industrial plans. Three out of 5 members of these plans (6 million persons) may obtain hospitalization through the plans. The proportion is somewhat less than that 3 years earlier, but the number is about the same. Surgical coverage, available to 76 percent of the enrollees in these plans, increased 580,000 in the 3 years.²

Medical benefits, as distinct from surgical benefits, are available to two-thirds of the nearly 10 million members of the independent plans, a higher ratio than among insurance company policyholders or members of Blue Cross-Blue Shield plans. In addition, a larger proportion of the 6.8 million persons with coverage for the costs of physicians' nonsurgical services are entitled to services outside a hospital. Half of those eligible for medical benefits secure their medical care through group-practice plans, all providing care in the office and many care in the patient's home. The industrial plans lead in using organized groups of doctors for the provision of medical benefits.

In the past 3 years enrollment among independent plans for medical benefits has increased 11 percent—1 percent more than the increase in enrollment for any type of benefit. A corresponding growth has occurred in the enrollment eligible for diagnostic benefits. In 1959 a total of 5.7 million persons could look to the independent plans for such prepaid services as laboratory tests, X-rays, and basal metabolism and electrocardiograph tests.³

Half a million persons had dental benefits through membership in the independent plans. Nearly two-thirds of the dental-plan enrollment

is found in prepaid group-practice dental plans; 88 percent of those eligible for dental care are members of industrial plans. Since 1954, enrollment for dental benefits has risen sharply; the growth has been among plans relying on other than group-practice arrangements.

Enrollment of primary members and dependents is summarized in table 3. In nonindustrial plans, dependents outnumber subscribers, particularly among enrollees eligible for diagnostic benefits. Though dependents are still in a minority among the industrial plans, their proportion has increased slightly since 1956 and decidedly since 1949. Dental benefits are extended to proportionately fewer dependents than other types of services.

TABLE 3.—Subscribers and dependents enrolled in independent plans, by type of benefit, December 1959

Type of benefit	Number of subscribers (in thousands)	Dependents	
		Number (in thousands)	As percent of total eligible for benefits
Any benefit.....	4,551.8	5,324.4	53.9
Nonindustrial.....	2,519.9	3,518.6	58.3
Industrial.....	2,031.9	1,805.8	47.1
Hospitalization.....	2,925.9	3,159.7	51.9
Nonindustrial.....	1,273.6	1,658.7	56.6
Industrial.....	1,652.3	1,501.0	47.6
Surgical.....	3,449.1	4,045.4	54.0
Nonindustrial.....	1,792.7	2,563.6	58.8
Industrial.....	1,656.4	1,481.8	47.2
Medical.....	3,260.3	3,325.7	52.0
Nonindustrial.....	1,620.9	2,363.8	59.3
Industrial.....	1,639.4	1,061.9	41.5
Diagnostic.....	2,719.3	2,982.4	52.3
Nonindustrial.....	1,012.4	1,583.4	61.0
Industrial.....	1,706.9	1,399.0	45.0
Dental.....	296.9	203.5	40.7
Nonindustrial.....	33.4	25.5	43.3
Industrial.....	263.5	178.0	40.3

Some plans provide hospitalization, medical, surgical, diagnostic, and dental benefits, as well as other types of prepaid medical goods and services (prescriptions, nursing-home care, home nursing, physiotherapy, and the like). Others provide only one or two of the five main benefits.

Table 4 shows the extent of enrollment eligible for the full range of the five main benefits and for various combinations, separately for the group-practice plans and the other plans. More than a third—3.5 million—of the enrollees are eligible for surgical, medical, and diagnostic benefits, plus hospitalization. An additional 2.5 million are enrolled for these medical benefits but not for hospitalization. The Health Insurance Plan of Greater New York is the largest and most

² Enrollment in the independent plans of the non-industrial type may register a decline in 1960 because the Rhode Island Physicians' Service, with 500,000 enrolled for surgical and medical services, has become a Blue Shield affiliate.

³ For a detailed description of the availability of the diagnostic and other special services in group-practice plans, see Agnes W. Brewster, "Group-Practice Prepayment Plans: 1954 Survey," *Social Security Bulletin*, June 1956.

widely known of the group-practice plans not providing hospitalization benefits. Members of this plan carry hospitalization insurance either through Blue Cross or an insurance company policy.¹

When diagnostic benefits are provided under other than group-practice plans, the usual practice is to indemnify the enrollees for at least a part of the costs of X-rays, electrocardiographs, basal metabolism readings, laboratory work, and so forth. The amount of reimbursement is usually specified or subject to a ceiling.

PLAN SPONSORSHIP

Many independent plans confine their membership to a particular employee group—the members of a trade union, for example, or the employees of a railroad or some other public utility. Some of the nonindustrial plans also operate through a formal relationship, such as membership in the sponsoring fraternal society or the consumer organization operating the plan. The community plans, on the other hand, are open to most persons in an area, in much the same manner as a local Blue Cross plan.

The majority of those enrolled in the independent plans, especially for hospital, diagnostic, or dental benefits, are in plans developed with consumer backing, either community plans or union plans (table 5). In the future, when enrollment in the Rhode Island Physicians' Service is counted

TABLE 5.—Enrollees in independent plans, by type of sponsor and type of benefit, December 1959

Type of sponsor	Any benefit	Hospitalization	Surgical	Medical	Diagnostic	Dental
Number enrolled for specified benefit (in thousands)						
Total.....	9,876.2	6,085.6	7,494.5	6,786.0	5,701.7	500.4
Nonindustrial plans.....	6,038.6	2,932.3	4,356.3	3,984.7	2,595.8	58.9
Community.....	4,261.8	1,957.7	2,609.4	2,264.7	1,456.4	37.6
Consumer.....	137.7	126.1	130.9	127.3	127.3	10.9
Medical society.....	618.4	42.3	618.4	617.8	41.7	—
Fraternal.....	141.4	72.0	113.8	70.4	32.6	5.8
Private group clinics.....	939.3	734.2	883.9	904.4	937.8	4.6
Industrial plans.....	3,837.6	3,153.3	3,138.2	2,801.3	3,105.9	441.5
Union.....	2,832.8	2,274.0	2,207.9	1,909.6	2,228.4	223.3
Employer-employee.....	509.4	429.1	448.9	489.5	486.6	141.5
Employer.....	123.8	83.9	118.9	120.7	115.8	49.4
Employee.....	371.7	366.3	362.6	281.5	275.1	27.3
Percent eligible for specified benefit						
Total.....	100.0	61.6	75.9	68.7	57.7	5.1
Nonindustrial plans.....	100.0	48.6	72.1	66.0	43.0	1.0
Community.....	100.0	46.6	62.1	53.9	34.7	.9
Consumer.....	100.0	91.6	95.1	92.4	92.4	7.9
Medical society.....	100.0	6.8	100.0	99.9	6.7	—
Fraternal.....	100.0	50.9	80.5	49.8	23.1	4.1
Private group clinics.....	100.0	78.2	94.1	96.3	99.8	.5
Industrial plans.....	100.0	82.2	81.8	73.0	80.9	11.5
Union.....	100.0	80.3	77.9	67.4	73.7	7.9
Employer-employee.....	100.0	84.2	88.1	96.1	95.5	27.3
Employer.....	100.0	67.8	96.0	97.5	93.5	39.9
Employee.....	100.0	98.5	97.6	75.7	74.0	7.3
Percentage distribution						
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Nonindustrial plans.....	61.1	48.2	58.1	58.7	45.5	11.8
Community.....	42.5	32.2	34.8	33.4	25.5	7.5
Consumer.....	1.4	2.1	1.7	1.9	2.2	2.2
Medical society.....	6.3	.7	8.3	9.1	.7	—
Fraternal.....	1.4	1.2	1.5	1.0	.6	1.2
Private group clinics.....	9.5	12.1	11.8	13.3	16.4	.9
Industrial plans.....	38.9	51.8	41.9	41.3	54.5	88.2
Union.....	28.7	37.4	29.5	28.1	39.1	44.6
Employer-employee.....	5.2	7.1	6.0	7.2	8.5	28.3
Employer.....	1.3	1.4	1.6	1.8	2.0	9.9
Employee.....	3.8	6.0	4.8	4.1	4.8	5.5

TABLE 4.—Enrollees in group-practice plans and in other independent plans, by type of benefit provided and by availability of hospitalization, December 1959

Type of benefit	Number (in thousands)				Percentage distribution			
	Group-practice plans		Other plans		Group-practice plans		Other plans	
	With hospitalization	Without hospitalization	With hospitalization	Without hospitalization	With hospitalization	Without hospitalization	With hospitalization	Without hospitalization
Total.....	2,571.5	1,357.7	3,559.9	2,387.1	100.0	100.0	100.0	100.0
Surgical, medical, diagnostic, and dental.....	243.3	40.5	160.4	—	9.5	3.0	4.5	—
Surgical, medical, and diagnostic.....	2,231.6	828.1	1,283.5	1,671.8	86.8	61.0	36.1	70.0
Surgical and medical.....	18.8	15.6	191.2	616.7	.7	1.1	5.4	25.8
Surgical, diagnostic, and dental.....	34.4	—	—	—	1.3	—	—	—
Surgical and diagnostic.....	36.0	—	34.6	—	1.4	—	1.0	—
Surgical and dental.....	—	—	14.6	—	—	—	.4	—
Medical, diagnostic, and dental.....	—	15.9	—	—	—	1.2	—	—
Medical and diagnostic.....	.6	156.2	1.7	24.2	(¹)	11.5	(¹)	1.0
Surgical.....	6.8	—	316.2	36.2	.3	—	8.9	1.5
Diagnostic.....	—	244.3	8.8	1.7	—	18.0	.2	.1
Hospitalization only.....	—	—	1,548.9	—	—	—	43.5	—
Dental only.....	—	57.1	—	36.4	—	4.2	—	1.5

¹ Less than 0.05 percent.

with Blue Shield, consumer-oriented membership will probably be predominant in relation to all five types of benefit.

Patterns of benefits tend to vary according to plan sponsorship even more than is evident from the data in table 5. Among community plans—few of which furnish more than one or two benefits—the distinction between plans providing only hospitalization and those providing only surgical-medical benefits is pronounced. Fraternal plans tend to focus on surgical benefits, and there is more extensive coverage of dental benefits by employee-benefit plans. The concentration of coverage for diagnostic benefits among union and community plans is clear from the enrollment data in table 5.

Group-Practice Plans

Plans using group practice for some or all of their benefits are separately analyzed in terms of plan sponsorship in table 6. (Plans sponsored by medical societies are not shown because they are all on a fee-for-service basis.) Of the 617,000 enrollees in group-practice plans available on a community basis, 560,000 do not have hospital benefits through the plan and 37,000 have hospitalization as well as surgical, medical, and diagnostic benefits. Almost all the 21,000 persons eligible for dental benefits have dental care as their only prepaid benefit from an independent plan.

More than 90 percent of the total enrollment in consumer-sponsored, group-practice plans is eligible for hospitalization benefits from the plan. This proportion is higher than that among private group clinic plans. Almost all the employee plans provide hospitalization benefits.

Union plans, private group clinics, and community plans, ranked in that order, together account for 80 percent of the enrollment eligible for at least one benefit through the group-practice mechanism. Dental benefits are almost entirely confined to industrial-plan enrollment, as shown in the third section of table 6.

INCOME AND EXPENDITURES FOR BENEFITS

The data in table 7 cover slightly less than 100 percent of the medical dollars channeled through

TABLE 6.—Enrollees in independent plans providing benefits through group practice, by type of benefit and type of sponsor, December 1959

Type of sponsor	Any benefit	Hospitalization	Surgical	Medical	Diagnostic	Dental
Number enrolled for specified benefit (in thousands)						
Total.....	3,929.2	2,525.7	3,279.9	3,399.9	3,694.9	317.7
Nonindustrial plans	1,701.8	906.0	1,620.5	1,640.1	1,673.5	36.4
Community.....	617.2	36.6	597.1	597.1	597.1	20.9
Consumer.....	108.7	98.6	102.9	108.7	108.7	8.0
Fraternal.....	36.6	36.6	36.6	29.8	29.8	3.0
Private group clinics.....	939.3	734.2	883.9	904.4	937.8	4.6
Industrial plans.....	2,227.4	1,619.7	1,659.4	1,759.8	2,021.4	281.3
Union.....	1,603.5	1,093.5	1,095.5	1,145.3	1,406.9	114.1
Employer-employee.....	373.1	313.9	316.6	353.7	363.7	110.1
Employer.....	66.8	31.8	66.8	66.8	66.8	47.1
Employee.....	184.0	180.5	180.5	184.0	184.0	10.0
Percent eligible for specified benefit						
Total.....	100.0	64.3	83.5	86.5	94.0	8.1
Nonindustrial plans	100.0	53.2	95.2	96.4	98.3	2.1
Community.....	100.0	5.9	96.7	96.7	96.7	3.4
Consumer.....	100.0	90.7	94.7	100.0	100.0	7.4
Fraternal.....	100.0	100.0	100.0	81.4	81.4	8.2
Private group clinics.....	100.0	78.2	94.1	96.3	99.8	.5
Industrial plans.....	100.0	72.7	74.5	79.0	90.8	12.6
Union.....	100.0	68.2	68.3	71.4	87.7	7.1
Employer-employee.....	100.0	84.1	84.9	97.5	97.5	29.5
Employer.....	100.0	47.6	100.0	100.0	100.0	70.5
Employee.....	100.0	98.1	98.1	100.0	100.0	5.4
Percentage distribution						
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Nonindustrial plans	43.3	35.9	49.4	48.2	45.3	11.5
Community.....	15.7	1.4	18.2	17.6	16.2	6.6
Consumer.....	2.8	3.9	3.1	3.2	2.9	2.5
Fraternal.....	.9	1.4	1.1	.9	.8	.9
Private group clinics.....	23.9	29.1	26.9	26.6	25.4	1.4
Industrial plans.....	56.7	64.1	50.6	51.8	54.7	88.5
Union.....	40.8	43.3	33.4	33.7	38.1	35.9
Employer-employee.....	9.5	12.4	9.7	10.7	9.8	34.7
Employer.....	1.7	1.3	2.0	2.0	1.8	14.8
Employee.....	4.7	7.1	5.5	5.4	5.0	3.1

the independent plans in 1959. The various sources of funds and the bookkeeping methods of a number of the group-practice plans present certain problems in any attempt to adhere to the concept of earned income and thus to come up with income data analogous to those of the insurance companies, Blue Cross plans, and Blue Shield plans, whose operations involve only cash and not direct services.

In addition to premiums or dues, almost all the independent group-practice plans make small charges for some of the services provided. These charges may relate to a relatively minor item, like a home call at night, or to a more significant item, such as each visit to the clinic; or the benefit structure may call for payment of part of the charges for hospital care. Such charges are a form of coinsurance but, unlike the coinsurance

or deductible features of other forms of health insurance, they are usually in the form of money actually received by the plan and so are shown in its accounts as income from patients. To omit them would understate the dollar volume of medical care provided by the group-practice plans, and they are therefore included as income.

A few of the plans, however, receive additional income from nonmembers for services provided in the plan's hospital and/or by its medical staff. These charges to outsiders are sometimes so important as a source of revenue that without them the plan could not continue to serve the prepaid members at the premiums being charged. This form of plan income—whenever it was reported—has been omitted from the data in table 7 in order to confine income and expenditures to the prepaid segment of the patient load.

A few fraternal plans augment their income from dues with money-raising social activities among their members, such as the fiestas of the Spanish-speaking fraternal organizations in Florida. Though this income should perhaps conceptually be included as derived from members,

it has been omitted, along with income from investments, coke machines, hospital gift shops, and the like. In relation to total earned income (as defined), the volume of such revenues is small.

A few employee plans, again those with their own medical facilities, provide the employee members with prepaid care but offer care—particularly hospital care—at a discount to dependents. The financial data do not permit a determination of the value of the discounted services. Since this practice occurs only among membership organizations, and the membership ultimately finances the costs of the services, any increase in costs reverting to the member from the provision of services below cost to his non-member dependents is reflected in his subscription charges. In such instances, per capita expense would be somewhat inflated since dependents are not included in enrollment aggregates.

To the extent possible the financial data submitted by the plans were confined to income from premiums (subscription charges or dues) and to those additional charges paid by members for services not covered by prepayment. The prob-

TABLE 7.—Income and expenditures for medical care among independent plans, by type of expenditures and type of sponsor, 1959

Type of sponsor	Earned income									Benefit expenditures								
	All			For hospital services			For physicians' services			All			For hospital services			For physicians' services		
	Total	Group practice	Other	Total	Group practice	Other	Total	Group practice	Other	Total	Group practice	Other	Total	Group practice	Other	Total	Group practice	Other
	Amount (in millions)																	
Total.....	\$336.8	\$180.8	\$156.0	\$153.7	\$64.4	\$89.4	\$183.1	\$116.4	\$66.7	\$318.3	\$175.3	\$143.0	\$147.4	\$64.2	\$83.2	\$170.9	\$111.1	\$59.8
Nonindustrial plans.....	168.2	79.2	89.0	69.1	20.0	49.1	99.1	59.3	39.9	155.1	75.2	79.8	64.6	19.4	45.2	90.5	55.9	34.6
Community.....	99.4	21.8	77.6	47.9	.5	47.4	51.5	21.3	30.2	88.5	19.4	69.2	44.3	.5	43.8	44.3	18.9	25.4
Consumer.....	5.5	4.8	.7	1.6	1.3	.3	3.8	3.5	.3	5.1	4.5	.6	1.6	1.2	.3	3.6	3.3	.3
Medical society.....	9.4	9.4	.9	.9	.9	.9	8.5	8.5	0.0	9.0	9.0	.8	.8	.8	.8	8.2	.8	8.2
Fraternal.....	2.4	1.1	1.3	1.1	.6	.5	1.3	.4	.8	2.3	1.1	1.1	.7	.4	1.1	.5	.7	.7
Private group clinics.....	51.5	51.6	.....	17.6	17.6	.....	34.0	34.0	.....	50.2	50.2	.....	17.0	17.0	.....	33.2	33.2	.....
Industrial plans.....	168.6	101.6	67.0	84.6	44.4	40.2	84.0	57.1	26.8	163.3	100.1	63.2	82.8	44.8	38.0	80.4	55.2	25.2
Union.....	106.4	56.5	49.9	55.9	24.9	31.0	50.5	31.7	18.9	101.8	54.2	47.7	54.6	24.8	29.8	47.2	29.3	17.9
Employer-employee.....	33.8	26.8	6.9	13.0	10.0	3.0	20.8	16.8	3.9	34.2	27.7	6.5	13.1	10.3	2.8	21.1	17.4	3.7
Employer.....	5.3	2.7	2.6	1.7	.4	1.3	3.6	2.3	1.4	5.2	2.7	2.5	1.6	.4	1.2	3.6	2.2	1.3
Employee.....	23.0	15.5	7.5	14.0	9.1	4.9	9.0	6.4	2.6	22.1	15.5	6.5	13.5	9.3	4.2	8.5	6.2	2.3
Percentage distribution																		
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Nonindustrial plans.....	49.5	43.8	57.1	45.0	31.1	54.9	54.1	50.9	59.8	48.7	42.9	55.8	43.8	30.2	54.3	53.0	50.3	57.9
Community.....	29.5	12.1	49.7	31.2	.8	53.0	28.1	18.3	45.3	27.8	11.1	48.4	30.1	.8	52.5	25.9	17.0	42.5
Consumer.....	1.6	2.7	.4	1.0	2.0	.3	2.1	3.0	.4	1.6	2.6	.4	1.0	1.9	.4	2.1	3.0	.5
Medical society.....	2.8	.....	6.0	.6	.....	1.0	4.6	.....	12.7	2.8	.....	6.3	.5	.....	1.0	4.8	.....	13.7
Fraternal.....	.7	.6	.8	.7	.9	.6	.7	.3	1.2	.7	.6	.8	.7	1.1	.5	.6	.5	1.2
Private group clinics.....	15.3	28.5	.....	11.5	27.3	.....	18.6	29.2	.....	15.8	28.6	.....	11.5	26.5	.....	19.4	29.9	.....
Industrial plans.....	50.1	56.2	42.9	55.0	68.9	45.0	45.9	49.1	40.2	51.3	57.1	44.2	56.2	69.8	45.7	47.0	49.7	42.1
Union.....	31.6	31.3	32.0	36.4	38.7	34.7	27.6	27.2	28.3	32.0	30.9	33.4	37.0	38.6	35.8	27.6	26.4	29.9
Employer-employee.....	10.0	14.8	4.4	8.5	15.5	3.4	11.4	14.4	5.8	10.7	15.8	4.5	8.9	16.0	3.4	12.3	15.7	6.2
Employer.....	1.6	1.5	1.7	1.1	.6	1.5	2.0	2.0	2.1	1.6	1.5	1.7	1.1	.6	1.4	2.1	2.0	2.2
Employee.....	6.8	8.6	4.8	9.1	14.1	5.5	4.9	5.5	3.9	6.9	8.8	4.5	9.2	14.5	5.0	5.0	5.6	3.8

lem of handling sources of income other than monthly premium income does not arise for the non-group-practice plans that account for 46 percent of the total independent plan income (\$337 million) and 58 percent of income for hospital services.

More than a third of the benefit expenditures (\$318 million) of the independent plans related to the provision of medical services by the group-practice segment.

Union plans accounted for more than 30 percent of the total income and total benefit expenditure, the highest proportion for any type of plan. Community plans other than those using group practice, with \$78 million in earned income and \$69 million spent for benefits, accounted for nearly a fourth of the respective totals.

The percentage distribution of all earned income (table 7) differs noticeably from the distribution of enrollment in all the independent plans shown in table 5. The nonindustrial plans account for 50 percent of the income but 61 percent of the enrollment. The percentage distributions of income and of enrollment for hospital benefits correspond fairly closely, however, since some plans provide only hospitalization. The same is true if enrollment for medical services and income for physicians' services are compared.

TRENDS IN VOLUME OF EXPENDITURES

The Social Security Administration has conducted four complete surveys of the independent plans in the past 11 years. Table 8 summarizes the expenditures made under the different types of sponsor for hospitalization and for medical care benefits separately. The expenditures data reflect rising costs for both medical and hospital care over the years. As shown in the table, benefit expenditures were more than four times larger in 1959 than in 1949. Expenditures for hospitalization showed a somewhat greater growth than those for medical care, a finding corresponding to medical costs generally. The expenditures data reflect rising costs for both medical and hospital care over the years.

The composition of the group of plans has shifted from survey year to survey year. Only 56 percent of the plans surveyed in 1949 were included in the 1959 survey. New plans were added

each survey year, and other plans dropped out because they went out of existence or failed to respond to the mailed inquiry, or their classification was changed to that of a Blue Cross or Blue Shield plan or an insurance company.

Some of the industrial plans have experienced decided declines in enrollment, stemming from drops in employment. The most notable declines were in the plans covering railroad workers and mine workers. Expansion in enrollment in other independent plans—particularly community and private clinic plans—has more than offset these losses.

The community-sponsored plans had an eight-fold increase in expenditures from 1949 to 1959. Nearly half the growth occurred between the first survey and the second, largely because of the fact that the Connecticut Blue Cross Plan came within the definition of an independent plan by 1953, when it was no longer affiliated with the Blue Cross Association. Another factor was the expanded enrollment in the Health Insurance Plan of Greater New York, which had more than half a million members by 1959.

The higher expenditures among private group clinic plans reflects in part the postwar expansion in the Kaiser Health Plan. Almost 600,000 persons are now enrolled in this plan.⁴

The phenomenal growth in self-insured union operations, particularly between the first survey and the second, was caused by the establishment of the United Mine Workers Health and Retirement Fund in 1950 and the establishment in the early years of the decade of a number of large union health centers. The decline in benefits stemming from medical-society-sponsored plans is attributable to the affiliation of the King County (State of Washington) Medical Service Plan with Blue Shield after 1956. Had there not been a rise in medical care costs in the period, the drop in expenditures among plans in

⁴ The Kaiser Plan's unique organizational structure explains why it has been classed as a private group clinic plan in all the Social Security Administration surveys. Medical services are provided by the Permanente Medical Group, an organization of doctors. Hospital services are furnished by the nonprofit Kaiser Hospital Plan. The enrollment, which is handled by a third administrative arm—the Kaiser Health Plan—could be equally appropriately assigned to community-plan enrollment. For comparability with past surveys, however, the Kaiser enrollment is assigned to private group clinics.

this category would have been more pronounced and the gains registered among consumer and employee plans would have been negligible.

CONCLUSIONS

Prepaid health care in the United States had its beginning among plans of the kinds still found exclusively in the independent category. These laboratories for testing various alternative methods of prepayment and demonstrating the feasibility of prepayment for medical services other than hospitalization continue to have a vitality and value greater than their weight in the universe of health insurance enrollment and health insurance expenditures would imply. When, under the Federal Employees' Health Benefits Act, they were placed in a position to compete on an even footing with other forms of health insurance, they appeared to have decided attrac-

TABLE 8.—Expenditures for benefits among independent plans, 1949, 1953, 1956, and 1959

[In millions]

Expenditures and type of sponsor	1949	1953	1956	1959
Total expenditures.....	\$75.6	\$200.9	\$253.9	\$318.3
For hospitalization.....	31.2	111.7	128.4	147.4
For medical care.....	44.4	89.2	125.5	170.9
In plans sponsored by—				
Community.....	10.3	48.0	64.3	88.5
Consumer ¹	4.8	7.7	11.1	17.5
Medical society.....	12.0	11.1	14.2	9.0
Private group clinic.....	8.8	16.5	32.4	50.2
Union.....	4.4	70.1	73.4	101.8
Employer-employee.....	12.6	24.4	30.2	34.2
Employer.....	4.4	4.4	7.0	5.2
Employee.....	18.3	18.7	21.3	2.1

¹ Includes fraternal plans.

tions, since they doubled their enrollment of Federal workers. The trends shown by the 1959 survey indicate that continued attention to all the independent plans is warranted in the decade ahead because their willingness to experiment continues in areas of prepayment not yet fully charted.

Some Effects of Low Income on Children and Their Families

by LENORE A. EPSTEIN*

TO BE A CHILD in a family with inadequate income often means to be a child deprived of the kinds of food he needs to grow to healthy adulthood. It often means living in overcrowded quarters, with no decent place to play; going without preventive health care; and having little chance for more than a high school education. For about 1 in 4 it means that there is no father in the home; the mother is likely to work while the child is still very young.

INCIDENCE OF LOW INCOMES

A discussion of the effects of inadequate income implies the existence of a standard of adequacy. There is, however, no single accepted standard of adequate family income, although on certain cut-off points there is little or no argument.

How Many Children Are in Low-Income Families

Robert Lampman, in a study paper prepared in 1959 for the Joint Economic Committee, estimated that in 1957 about one-fifth of the children in the United States were in families that had low incomes. Lampman defined a "low-income person" as "one with an income equivalent to that of a member of a four-person family with total money income of not more than \$2,500 in 1957 dollars."¹ In 1957 purchasing power this is the same as the \$2,000 in 1947 that a congressional subcommittee on low-income families adopted as a minimum income figure for study purposes in 1949.

* Division of Program Research, Office of the Commissioner. The article is adapted from a talk given by Miss Epstein at the November meeting of the Interdepartmental Committee on Children and Youth.

¹ Robert J. Lampman, "The Low Income Population and Economic Growth," prepared for the Joint Economic Committee in connection with its *Study of Employment, Growth, and Price Levels* (Study Paper No. 12, Joint Committee Print, 86th Congress, 1st session), December 16, 1959.

By another criterion, it is estimated that in 1959 almost one-fifth of the families, with nearly one-fourth of the Nation's children, had low incomes. These are families with incomes below the taxable limit under present Federal income tax laws—that is, less than \$1,325 for a mother and child and less than \$2,675 for a married couple with two children and \$4,000 for a family of six.

That this is a conservative gauge of low income is evident from the fact that an income below the taxable limit is generally not much more than twice the amount needed for an adequate diet at low cost, according to the food plan issued by the U.S. Department of Agriculture.² The average family actually spends about one-third of its income for food.³ Moreover, the food plan makes no allowances for "snacks," for meals eaten out, or for serving guests. It assumes that the housewife is a skillful cook, a good manager, and a careful shopper who will choose the most nutritionally economical foods from those in season.

The estimate that about 16 million children under age 18, or one-fourth of the total, are in families with incomes below the taxable limit was developed from the Bureau of the Census income distributions for families classified by number of related children, which are summarized in table 1. For the purposes of these estimates it was assumed that each family contained two adults in addition to the number of children specified. In fact, 20-25 percent of the families with children under age 18 contained at least three adults, and about 5 percent contained only one adult. Cut-off points for the taxable incomes assume the standard 10-percent deduction, although many families have larger deductions. As a result of these assumptions the number with incomes below the taxable limits is probably underestimated. Any overstatement of the number of families

² *Family Economics Review*, published quarterly by the Department's Institute of Home Economics.

³ See Department of Agriculture, *Food Consumption and Dietary Levels of Households in the United States* (ARS 62-6, August 1957).

TABLE 1.—Distribution of families by total money income in 1959, by number of children under age 18

[Noninstitutional population of the United States]

Total money income	Families with specified number of children					
	1	2	3	4	5	6 or more
Number (in thousands).....	8,858	8,432	5,182	2,389	1,103	1,030
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$1,000.....	4.6	3.6	4.1	4.7	4.1	8.4
\$1,000-1,999.....	6.4	4.9	4.7	7.4	9.8	13.6
\$2,000-2,999.....	9.1	6.3	7.1	8.3	9.1	13.7
\$3,000-3,999.....	11.4	9.3	8.9	10.5	12.8	12.3
\$4,000-4,999.....	11.3	13.2	12.7	13.7	13.4	13.3
\$5,000-5,999.....	13.4	15.5	15.7	14.7	14.0	12.2
\$6,000-7,999.....	20.2	23.4	22.2	21.1	17.5	17.0
\$8,000-9,999.....	11.1	12.3	11.5	9.4	9.5	5.5
\$10,000 or more.....	12.5	11.7	13.0	10.0	9.7	4.1
Median income.....	\$5,534	\$5,833	\$5,792	\$5,367	\$5,048	\$4,136

Source: Bureau of the Census, *Current Population Reports*, P-60, *Consumer Income*, No. 35.

with small incomes that results from the tendency of respondents in field surveys to forget small or irregular receipts is thus probably more than offset.

Who Are the Families With Low Incomes?

Incomes vary both from family to family and for the same family at different stages in its life cycle, but year after year certain groups of families tend to have lower incomes than the population as a whole. Prominent among these groups are nonwhite families generally, families where the head does not work full time throughout the year, and broken families—especially those headed by women. Subfamilies—that is, families that do not maintain their own household but make their home with a relative—are also likely to be found in the low-income group.

The differences in income between families in which both parents are present and those with only the mother present are particularly striking. At the latest count, about 1 in every 12 children (more than some 5 million in all), were living in homes with only the mother present. Special tabulations of Census Bureau data for 1956 indicate, however, that about one-fourth of the children in families with incomes below the taxable limit had no father in the home. These data show also that the average income of families consisting only of a mother and children was about one-third the average received when there

were two parents and children but no other persons in the family.

EFFECTS ON LIVING CONDITIONS

Low income characteristically means poor nutrition, poor housing, little or no preventive medical care. The facts hardly need documentation, but the extent of deprivation suffered by low-income families has been made clear in various studies.

Nutrition

A clear relationship between family income and the quantities of nutrients provided by the diet of nonfarm families was found by the Department of Agriculture in its 1955 Household Food Consumption Survey.⁴ For the 8 million or more children on farms, where income typically is lower than it is in cities, adequacy of diet is less closely related to income. In seasons of the year when homegrown and homepreserved fruits and vegetables have generally been used up, however, farm diets provide less vitamin A and vitamin C—important nutrients for children—than do city diets.

Housing

There are many examples of the inverse relationship between income and overcrowding and the direct correlation between income and the physical qualities of housing, the extent of conveniences, the quality of the neighborhood, and so on. Moreover, broken families whose incomes tend to be low are likely to share the home of relatives. In 1959, almost a fourth of the one-parent families but only 2 percent of the married couples with children lived in a relative's home.⁵

The fact that overcrowded housing in rundown neighborhoods—with lack of privacy at home and lack of proper play space—may have unfortunate effects on children needs no underlining.

⁴ Report No. 6, March 1957.

⁵ Derived from Bureau of the Census, *Current Population Reports*, Series P-20, *Population Characteristics*, No. 100.

Medical Care

The National Health Survey,⁶ like previous surveys, found that the amount of medical care received by a family was related to the family income. The frequency of visits to the dentist provides not only a measure of the amount of dental care received but an index of ability to obtain preventive health care in general. It is therefore significant that there are substantial variations with family income in the number of dental visits by children. Among children aged 5-14, for example, those in families with incomes of \$4,000 or more visited a dentist three times as often as did the children in families with incomes of less than \$4,000. The variations would be more apparent if data were available for finer income intervals.

Children in families with incomes of \$4,000 or more also visited physicians more frequently than those in lower-income families. The differences are most striking at the younger ages—0-4 and 5-14—where children in the higher-income families saw a doctor one and one-half times as often as children in lower-income families.

It is clear from the Survey that the difference does not reflect variations in need for medical care. The amount of family income—using the same broad income classification—was not related to the number of days missed from school because of illness or the number of days of restricted activity or days spent in bed because of disability.

EFFECTS ON EDUCATION

Children in homes with inadequate income are less likely to go to college than those whose families are better off. When they do go, they are less likely to stay to graduate.

An Office of Education study, published in 1958, reported lack of financial resources as a major cause of transfer or of dropping out of college completely. For students who stayed to graduate, the median income of the families was \$1,000 higher than for students who dropped out by the end of the first term, and it was almost \$500 higher than for all nongraduates. Students'

ability, however, as measured by placement tests, bore almost no relationship to family income.⁷

A sample survey just completed for the Office of Education by the Michigan Survey Research Center shows a sharp correlation between family income and actual or expected college attendance. Of the children aged 20-29 in 1960, for example, the proportion that had attended or were attending college was about five times as large when family income exceeded \$7,500 as when it was less than \$3,000, as shown below.⁸

1959 income of family	Percent
Less than \$3,000.....	12
3,000-4,999	25
5,000-7,499	28
7,500-9,999	55
10,000 and over	65

It is interesting that for younger children there is a similar relationship between parents' income and plans for the child to attend college. The younger the child, however, the more likely his family is to be planning for his college education.

A recent report by the Bureau of Labor Statistics compares the experience of high-school graduates in seven communities with that of students who dropped out of high school or who graduated but did not go on to college.⁹ It shows that economic need was not a major reason for dropping out of high school, if the phrase is interpreted to mean that the family could not supply the child with the necessities for school attendance. A study of two Louisiana parishes (counties), where information was obtained on the occupation of the father, suggests, however, that dropouts are much less common among the upper socio-economic groups.¹⁰ The parents' interest in education seemed to be related to their socio-economic status.

The study by the Bureau of Labor Statistics

⁷ Robert E. Iffert, *Retention and Withdrawal of College Students*, Bulletin 1958, No. 1.

⁸ John B. Lansing, Thomas Lorimer, and Chikashi Moriguchi, *How People Pay for College*, September 1960, p. 108, table 41.

⁹ *School and Early Employment Experience of Youth: A Report on Seven Communities, 1952-57*, BLS Bulletin No. 1277, August 1960.

¹⁰ Alvin L. Bertrand and Marion B. Smith, *Environmental Factors & School Attendance: A Study in Rural Louisiana*, Louisiana Agricultural Experiment Station, Bulletin No. 533, May 1960.

⁶ Public Health Service, *Health Statistics from the U.S. National Health Survey: C-1, Children and Youth: Selected Health Characteristics, United States July 1957-June 1958* (October 1959).

provides telling evidence of lower earning power and higher unemployment rates among dropouts. Undoubtedly, further evidence exists that young people who drop out of school early have only limited choice of jobs and lower earnings potential and that, as a result, the unfavorable economic situation in which they grow up tends to be perpetuated for them and for their children.

EFFECTS ON EMPLOYMENT OF FAMILY MEMBERS

Working Mothers

Despite the large number of married women who now work—many from choice—it is still true that the smaller the husband's earnings the more likely the mother is to work. Among mothers with preschool children (under age 6) the proportion in the labor force in 1959 was more than three times as large when the husband earned less than \$3,000 than when his earnings exceeded \$10,000.¹¹

Mothers are also much more likely to work when there is no father in the home to share family responsibilities than when he is present. In March 1959, the proportion of mothers in the labor force varied as follows with the age of the children and the presence of the father:¹²

(Percent)		
Age of children in years	Married, husband present	Widowed, divorced, or separated
Total under 18.....	28	57
6-17, none younger.....	40	66
Under 6.....	19	45
None under 3.....	25	53
Some under 3.....	16	40

The Children's Bureau has just released a report summarizing what is known and what is not known about the effects of a mother's employment on the development and adjustment of the individual child and also on family structure and functioning.¹³ The evidence, though incomplete

¹¹ Jacob Schiffman, "Family Characteristics of Workers, 1959," Reprint No. 2348, from the *Monthly Labor Review*, August 1960, table 5.

¹² Ibid., table A.

¹³ Elizabeth Herzog, *Children of Working Mothers*, Children's Bureau Publication No. 382, 1960.

and inconclusive, suggests "that the quality of the family life influences the effects of a mother's outside employment more than her employment influences the quality of the family life."

Woefully little is known about the quality of substitute care, which can be crucial for a child's development and adjustment if the mother does work. There is no doubt, however, that total lack of care is hazardous. A national survey undertaken in 1958 by the Bureau of the Census for the Children's Bureau showed that 1 in 13 of the children under age 12 whose mothers worked full time were left to take care of themselves.¹⁴ A study made by the Bureau of Public Assistance of families receiving aid to dependent children in late 1958 shows that 1 in 9 of the children under age 12 whose mothers worked full time were left on their own.¹⁵ The difference suggests that lower incomes are associated with less adequate arrangements for care. Moreover, about one-third of the relatives taking care of the child, when arrangements for care were reported, were under age 18. Because of their age, it seems likely that they were older siblings who might be out of school for the purpose.

Teenagers Helping Out

There is some evidence that teenagers are brought into the labor force when the father loses his job. A special survey of unemployment in Utica, N.Y., shows that when men aged 45-54 become unemployed the number of family members (other than the wife) in the labor force increases from 4 out of every 10 to 7 out of 10.¹⁶

"Moonlighting" Fathers

Low earnings may cause a man with heavy family responsibilities to "moonlight"—to take

¹⁴ See Henry C. Lajewski, "Working Mothers and Their Arrangements for Care of Their Children," *Social Security Bulletin*, August 1959.

¹⁵ Bureau of Public Assistance, *Characteristics and Financial Circumstances of Families Receiving Aid to Dependent Children*, Bureau Report No. 42 (1960), table 28.

¹⁶ A. J. Jaffe and J. R. Milavsky, *Unemployment, Retirement and Pensions*, paper presented at the Fifth Congress of the International Association of Gerontology, San Francisco, August 1960.

on a second job—a course that surely has an effect on family life and the children's relationship to the father. A recent report by the Bureau of Labor Statistics shows that in December 1959, for example, 6.5 percent of the married men held two or more jobs simultaneously.¹⁷ This was about twice as high a proportion of multiple jobholders as for other men and three times as high as for women.

Information is lacking on the extent to which need or opportunity leads a worker to take a second job. It is noteworthy, however, that 40 percent of the men with more than one job reported the occupation in their primary jobs as farmer, laborer, service worker, or factory operative—typically low paid. On the other hand, professional and technical men led all others in the rate of dual jobholding—presumably because their experience and skill open opportunities for extra work, and some, such as teachers, strive for a level of living higher than their salaries provide.

Migratory Workers

It is impossible even to outline in this summary report the hazards for child life when a family follows the migratory stream. The evidence is clear that it is a very low earning potential that creates our migratory labor force, and that the children of migrant workers have the least opportunities for proper development. In many cases they themselves work at a very young age, and many of them do not have the advantage of even an elementary school education or minimal health protection.

EFFECTS ON FAMILY STABILITY

As already suggested, poor and overcrowded housing and pressure for earnings to supplement or substitute for those of the father may affect family life unfavorably.

There is relatively little direct evidence on the relationship between income level and divorce and separation rates. Paul Glick's analysis of

Census data for 1950, however, shows the rates of separation for women (standardized for age) varying inversely with years of school completed,¹⁸ which is one of the best indicators of socio-economic status. Divorce rates were found lowest for women with 4 or more years of college and highest for those with 1-3 years of high school (the problem dropout group), but the rate for those who had no secondary schooling was also relatively low. When divorce and separation rates for women aged 15-54 are combined, it seems clear that family disruption is associated with low economic status, as shown below.

Years of school completed	Divorce and separation rates per 1,000 women (standardized for age)		
	Combined	Divorce	Separation
Total.....	8.7	4.1	4.6
Elementary:			
0-8.....	10.7	3.8	6.9
High school:			
1-3.....	9.9	4.9	5.0
4.....	7.0	4.0	3.0
College:			
1-3.....	7.1	4.7	2.4
4 or more.....	5.4	3.4	2.0

A special study of 1950 data for Philadelphia shows that divorce as well as desertion tends to be inversely correlated with occupational levels.¹⁹ These findings raise a question on the validity of the cliché that desertion is the poor man's divorce—one that is supported, however, by Dr. Glick's finding that divorced men had higher incomes than men separated from their families. In any case, much more research is needed on the relationship between family stability and economic status.

The impact that family breakdown has on children may be inferred more directly from the way the proportion of families with children under age 18 that include only one parent—usually the mother—varies according to the education of the family head. In March 1959 the 2.2 million one-parent families (including those with a widowed parent) represented 9 percent of the Nation's 25 million families with children. The percentage of families that contained only one parent varied

¹⁸ Paul G. Glick, *American Families*, a volume in the Census Monograph Series, New York, 1957, chapter 8, especially table 102.

¹⁹ William M. Kephart, "Occupational Level and Marital Disruption," *American Sociological Review*, August 1955.

¹⁷ Gertrude Bancroft, "Multiple Jobholders in December 1959," *Monthly Labor Review*, October 1960.

according to the education of the family head, as shown in the tabulation that follows:²⁰

<i>Years of school completed</i>	<i>Percent</i>
Elementary:	
0-8	11.7
High school:	
1-3	9.5
4	8.2
College:	
1-3	6.3
4 or more	2.9

²⁰ Derived from Bureau of the Census, *Current Population Reports*, Series P-20, *Population Characteristics*, No. 100, table 6. Comparable data on the education of the head are not available for subfamilies.

These data suggest that when the family head has a college degree the child has four times as good a chance of living in a home with two parents as when the head never went beyond elementary school. Some but certainly not all of the difference reflects the fact that widows are older and therefore tend to have less education.

No evidence is available on the relationship of illegitimate first conceptions and economic status. Certainly it is clear that the well-to-do have a better chance than the poor of avoiding and of concealing an illegitimate birth. Moreover, it probably would not be disputed—though factual evidence is sparse—that multiple illegitimate births generally occur to women in the lowest socio-economic groups.

Notes and Brief Reports

Licensed Day-Care Facilities for Children*

In preparation for the National Conference on Day Care for Children, the Children's Bureau in July 1960 sent a questionnaire to all States to secure information about licensed day-care facilities for children.

For the purposes of the survey, day care was defined as care for those children needing care and protection for part of the 24-hour day. The care may be given either in group facilities (day-care centers, which include day nurseries and the like) or in family day-care homes. The chief purpose of both types of facility is to care for and protect children during the parent's workingday or for part of the day and for reasons not necessarily connected with the parent's employment. Nursery schools and kindergartens are excluded.

The survey was also designed to ascertain the licensing responsibilities assumed by State governments and the opinions of the licensing agencies on the adequacy of their authority and on the need for additional day-care facilities. The re-

ports from the State agencies responsible for licensing day-care facilities are summarized in the following paragraphs. All 50 States, the District of Columbia, Puerto Rico, and the Virgin Islands replied to the inquiry.

ADMINISTRATIVE AGENCY

State law makes mandatory the licensing of both day-care centers and family day-care homes in 33 States, only day-care centers in six States, and only family day-care homes in three States. In three States the authority for licensing both types of facility is permissive, and eight States have no legislation on the subject.

Responsibility for administering the licensing

TABLE 1.—Number and percentage distribution of licensed day-care centers, and aggregate capacity of the centers, by type of auspices¹

Auspices	Number	Percentage distribution ²	Aggregate capacity	Percentage distribution ²
Total.....	4,426	100.0	141,138	100.0
Public.....	276	7.1	15,561	11.8
Voluntary.....	1,109	28.6	49,160	37.4
Proprietary or commercial.....	2,497	64.3	66,714	60.8
Not reported.....	544		9,703	

¹ Data for 39 States. Nine States have no responsibility for licensing day-care centers, 4 have not implemented this responsibility, and 1 did not report number of licensed centers.

² Based on the group of centers for which auspices were reported.

* Prepared by Seth Low, Division of Research, Children's Bureau, for the National Conference on Day Care for Children, held in Washington in November 1960. The report summarized here is preliminary; the Children's Bureau plans to publish a more detailed report at a later date.

program is placed most commonly (in 33 States) in the State department of welfare. The department of health is the administrative agency in six States, the department of health and welfare in three States, the department of education in three, and other agencies in two. Most (two-thirds) of the State licensing departments have at least one employee in a professional position who devotes full time to day-care licensing and/or consultation. In all, 153 such employees were reported.

LIMITATIONS ON AGE AND NUMBER OF CHILDREN SERVED

Of the 44 States with licensing responsibility for day-care centers, nearly half set no minimum age for the children to be served and 18 place the minimum at age 2 or 3. Most of the States either have no maximum age or set the maximum in the late teens (ages 16-18).

In about a third of the States, either the minimum number of children served is not a factor in the licensing of day-care centers or the minimum is three or less. In the other States the minimum number ranges from four to eleven, but most commonly it is six or seven. No State limits the number of children that can be served; in practice, the maximum depends on the adequacy of staff, space, and facilities available in each center.

Practically none of the States with licensing responsibility for family day-care homes specifies a minimum age for the children to be served.

TABLE 2.—Voluntary and public licensed day-care centers, by selected sources of funds for financing centers¹

Source of funds	Number of licensed centers
<i>Voluntary centers</i>	
Community chests or united funds.....	532
Public funds.....	116
<i>Public centers</i>	
Local public funds.....	21
State funds (may include Federal).....	4
Both local and State funds.....	251

¹ Includes those financed either wholly or in part by the source listed.
² Includes 76 centers subsidized through the Department of Welfare in New York City and 23 centers in Texas.

³ Includes 15 centers in Pennsylvania (13 of which are under the direction of the Philadelphia Board of Education and are financed by the Philadelphia Department of Welfare and by parents' fees) and 6 centers in Texas.

⁴ Includes 235 centers under the child-care center program in California and 16 centers in Puerto Rico. Income for the support of the California program was derived from the following sources during the fiscal year 1958-59: State support, 56 percent; parents' fees, 35 percent; district taxes, 5 percent; and other sources, 4 percent.

Most of them set no maximum age or set the maximum in the late teens.

Three-fourths of the States have established no minimum on the number of children to be served in licensed family day-care homes, and in the others the minimum varies from two to five. Most States limit the number served, commonly to five or six, but the maximum ranges as high as 10.

A State's licensing requirements are an important factor in determining the number of licensed facilities in the State. A State requiring, for example, the licensing of family day-care homes that serve one child or more tends, as a result, to have more licensed facilities than a State that requires licensing only when three or more children are served.

DAY-CARE CENTERS

Data for 39 States¹ show a total of 4,426 licensed day-care centers, with facilities to care for a total of 141,138 children (table 1). Few States reported the number of children actually served by these centers, but data for 13 States indicate that their centers were occupied to almost 90 percent of capacity. Other States also reported that the centers were operating at or near capacity.

Two-thirds (64 percent) of the licensed day-care centers are under proprietary or commercial auspices, 29 percent under voluntary auspices, and 7 percent under public auspices. Exclusion of California, where an unusually large number of the centers are under public auspices, would reduce the proportion of public facilities to about 1 percent.

Child or family welfare agencies operate 16 percent of the voluntary licensed centers for which the type of auspices was reported. Settlement houses, community centers, or similar agencies operate 24 percent, churches 29 percent, and industry less than 1 percent. Thirty-one percent were under the auspices of other types of voluntary organizations.

Two-fifths of the licensed day-care centers were in three States. California had 767 centers with

¹ Nine States have no responsibility for licensing day-care centers, 4 States have such authority but have not implemented it, and 1 State did not report the number of licensed centers.

facilities for 28,816 children, New York's 524 centers could serve 20,819 children, and Texas had 551 centers, able to serve 15,665 children. Seventy percent of the licensed centers were located in communities having a population of 100,000 or more, and relatively few—less than 4 percent—were in communities of less than 5,000 population.

Most of the licensed centers served 10-49 children; 36 percent served 10-24 children, and 39 percent 25-49 children. About two-thirds (64 percent) provided care for preschool children only, less than 1 percent served school-age children only, and the balance served both preschool and school-age children.

Care for a full day only was offered by 67 percent of the centers, less than a full day by 9 percent, and both full-day care and care for part of a day by 24 percent. (Many centers that operate for less than a full day—4 hours or less—are not subject to licensing.)

The State reports show that 532 of the voluntary licensed child-care centers were financed, in whole or in part, from community chest or united funds and that 116—most of them in New York City—were financed either wholly or partly by public funds (table 2). Of the public centers, 21 were financed in whole or in part by local public funds, 4 by State funds, and 251 (almost all in California, under the child care center program) by both local and State funds.

Many centers are designed to serve certain groups of children. Centers primarily for physically handicapped children were reported by eight States, mentally retarded children by 14 States, emotionally disturbed children by five States, and children of migrant families by eight States.

FAMILY DAY-CARE HOMES

Thirty States² reported a total of 13,577 licensed family day-care homes with facilities to serve 42,194 children (table 3). The day-care homes are more likely than day-care centers to serve fewer children than the aggregate capacity indicates. It is likely, however, that relatively

²Twelve States have no responsibility for licensing family day-care homes, six States have the authority but have not implemented it, and five did not report the number of licensed homes.

many more day-care homes than day-care centers are unlicensed, even when licensing is legally required.

Ninety-four percent of the licensed homes were under proprietary or commercial auspices, 1 percent under voluntary auspices, and 5 percent under public auspices. More than half of all the licensed homes were in California. Two other States—Colorado and Michigan—also reported more than 1,000 homes in operation.

GROWTH IN DAY-CARE FACILITIES

Twelve States reported on trends in the number of licensed public day-care facilities during the past 5 years, 35 on voluntary facilities, and 37 on proprietary or commercial facilities.

Public facilities showed a growth in seven States, a decline in two States, and no change in the remaining three. Voluntary facilities increased in 20 States, decreased in three, and showed no change in 12. Relatively more States reported increases in the proprietary or commercial facilities than in the other types; the number increased in 31 States, dropped in three States, and remained the same in three States.

ADEQUACY OF STATE LICENSING AUTHORITY

About one-third of the States that have responsibility for licensing day-care facilities expressed the opinion that the authority now granted the licensing department is inadequate. Among the limitations that were stated were the following: (1) existing authority does not cover

TABLE 3.—Number and percentage distribution of licensed family day-care homes, and aggregate capacity of the homes, by type of auspices¹

Auspices	Number	Percentage distribution ²	Aggregate capacity	Percentage distribution ²
Total.....	13,577	100.0	42,194	100.0
Public.....	618	5.0	1,724	4.4
Voluntary.....	147	1.2	490	1.3
Proprietary or commercial.....	11,611	93.8	36,716	94.3
Not reported.....	1,201		3,264	

¹Data for 30 States. Twelve States have no responsibility for licensing family day-care homes, 6 have not implemented this responsibility, and 5 did not report number of licensed homes.

²Based on the group of homes for which auspices were reported.

all facilities that should be licensed—for example, those that operate less than 4 hours a day or that serve fewer children than the licensing law now specifies; (2) authority is not mandatory; (3) authority is insufficient to enforce the State's licensing responsibilities; (4) legislation is needed to clarify or make specific the responsibilities of the State licensing department; and (5) existing authority does not cover the entire State.

NEED FOR ADDITIONAL FACILITIES

All but three of the 44 States that replied to the question on the need for additional day-care facilities expressed the opinion that there is such a need—most commonly, for both day-care centers and family day-care homes. The extent of need was not reported. The replies fall into five general groups; the first three were the most frequently expressed: (1) Facilities are needed in areas of the State where they are not now available or are insufficient; (2) facilities are needed in industrial areas (metropolitan areas and smaller urban centers) to serve working mothers; (3) subsidized, low-fee, or nonprofit facilities are needed for those who cannot pay the full cost of care; (4) facilities are needed for certain special groups of children—for example, Negro children, physically or mentally handicapped children, the children of migrant families; and (5) family day-care homes are needed for very young children.

Recent Publications*

SOCIAL SECURITY ADMINISTRATION

CHILDREN'S BUREAU. *Child Welfare Statistics—1959*. (Children's Bureau Statistical Series, No. 60.) Washington: The Bureau, 1960. 32 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Day Care Services*. (Children's Bureau Folder No. 51.) Washington: U. S. Govt. Print. Off., 1960. 62 pp. 25 cents.

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Explains why day-care services for children are needed, what they are, and where, when, and how they should be developed, and considers supplementary and supportive services.

CHILDREN'S BUREAU. *Foster Home Care: Is It Being Used Effectively in Behalf of Families and Children?* By Mildred Arnold. Washington: The Bureau, 1960. 16 pp. Processed.

Considers the findings and recommendations of the Child Welfare League's study of *Children in Need of Parents*. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

HILLE, HELEN M. *Food for Groups of Young Children Cared for During the Day*. (Children's Bureau Publication No. 386.) Washington: U. S. Govt. Print. Off., 1960. 58 pp. 25 cents.

Discusses developing good eating habits; meeting food needs; food purchasing, storage, preparation, and costs; and safe food service. Includes a list of references.

SCHORR, ALVIN L. *Filial Responsibility in the Modern American Family*. (Office of the Commissioner, Division of Program Research.) Washington: U. S. Govt. Print. Off., 1960. 45 pp. 25 cents.

"An evaluation of current practice of filial responsibility in the United States and the relationship to it of the social security programs." Includes a list of references.

GENERAL

MICHANEK, ERNST. "Sweden's New National Pension Insurance." *Bulletin of the International Social Security Association*, Sept. 1960, pp. 413-423. \$4 a year.

MUSHKIN, SELMA J. "Barriers to a System of Federal Grants-In-Aid." *National Tax Journal*, Vol. 13, Sept. 1960, pp. 193-218. \$1.50.

Examines two major proposals to improve Federal grants to the States and discusses problems that hinder their acceptance.

MYRDAL, GUNNAR. *Beyond the Welfare State: Economic Planning and Its International Implications*. New Haven: Yale University Press, 1960. 287 pp. \$4.50.

Analyzes the development of national economic policy in the United States and other Western nations, and considers the impact on international relations and implications for the future.

"Social Security in Ecuador." *Bulletin of the International Social Security Association*, Sept. 1960, pp. 431-458. \$4 a year.

U. S. CONGRESS. HOUSE OF REPRESENTATIVES. DOCUMENT ROOM. *Laws Relating to Social Security and Unemployment Compensation*, compiled by Gilman G. Udell. Washington: U. S. Govt. Print. Off., 1960. 483 pp. \$1.50.

WORTHY, N. BEATRICE. "Part-Time Working Mothers—A Case Study." *Management Record*, Vol. 22, Sept. 1960, pp. 17-19.

RETIREMENT AND OLD AGE

HUNTER, WOODROW W. "Preretirement Education." *Geriatrics*, Vol. 15, Nov. 1960, pp. 793-800. \$1.

Describes methods and materials that have proved effective in preretirement programs.

HYDÉN, SVEN. "Basic Issues Regarding Levels of Living in Old Age." *Bulletin of the International Social Security Association*, Sept. 1960, pp. 424-430. \$4 a year. Examines pension systems in various countries.

JACOBS, H. LEE. *Senior Citizens in the Church and Community*. (3d ed.) Iowa City: Institute of Gerontology, State University of Iowa, 1960. 42 pp. 50 cents.

The roles of the church and the community in retirement planning.

"A New Act Respecting Retirement and Survivors' Pensions for Self-Employed Persons in Belgium." *Industry and Labour*, Vol. 24, Oct. 15, 1960, pp. 309-313. 25 cents.

REALS, WILLIS H. *Planning a Successful Retirement*. St. Louis: Washington University, University College, 1960. 39 pp. \$1.

Suggestions on planning for better income, living arrangements, health, and recreation after retirement.

RONAYNE, MAURICE F. "The Older Office Worker—Backbone of American Business." *Personnel Journal*, Vol. 39, Oct. 1960, pp. 178-181. 75 cents.

SHANAS, ETHEL. "Family Responsibility and the Health of Older People." *Journal of Gerontology*, Vol. 15, Oct. 1960, pp. 408-411. \$3.25.

TIBBITTS, CLARK, and DONAHUE, WILMA, editors. *Aging in Today's Society*. Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1960. 418 pp. \$6. Essays and readings.

U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. PUBLIC HEALTH SERVICE. NATIONAL INSTITUTES OF HEALTH. *Research Highlights in Aging*. (Public Health Service Publication No. 779.) Washington: U. S. Govt. Print. Off., 1960. 52 pp. 25 cents.

Reviews of selected papers on research in aging carried out or supported by the National Institutes of Health during 1959.

PUBLIC WELFARE

CORNELISON, ALICE R. "Casework Interviewing as a Research Technique in a Study of Families of Schizophrenic Patients." *Mental Hygiene*, Vol. 44, Oct. 1960, pp. 551-559. \$1.50.

KONOPKA, GISELA. "Social Group Work: A Social Work Method." *Social Work*, Vol. 5, Oct. 1960, pp. 53-61. \$1.75.

Discusses understanding individuals in interaction, skills for working with and new uses of groups, and the caseworker's role.

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CHILD WELFARE

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LONG, DONALD E. "The Young in Conflict." *Federal Probation*, Vol. 24, Sept. 1960, pp. 29-31. Free.

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HEALTH AND MEDICAL CARE

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(Continued on page 27)

Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1940-60
(In thousands; data corrected to Dec. 14, 1960)

Year and month	Retirement, disability, and survivor insurance											Unemployment insurance				
	Total	Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits, Railroad Unemployment Insurance Act ³	State laws ¹⁰	Veterans' legislation ¹¹	Railroad Unemployment Insurance Act ¹	
		Social Security Act	Railroad Retirement Act	Civil Service Commission ²	Veterans Administration ²	Monthly				Lump-sum ⁷						
						Social Security Act ⁴	Railroad Retirement Act ⁴	Civil Service Commission ²	Veterans Administration ²	Social Security Act	Other ⁸					
Number of beneficiaries																
1959																
Oct.		10,303.1	518.2	345.3	2,962.9	3,273.0	243.9	140.7	(9)	65.5	15.6	33.0	1,111.9	4.1	96.0	
Nov.		10,353.5	521.9	347.6	2,968.0	3,290.8	245.3	141.6	(9)	57.2	13.3	32.2	1,354.9	3.9	90.3	
Dec.		10,392.2	522.8	349.9	2,972.1	3,311.7	245.9	142.5	1,221.7	62.2	15.3	36.1	1,626.2	4.2	83.4	
1960																
Jan.		10,450.1	526.4	352.4	2,970.1	3,330.1	246.9	143.3	(9)	59.7	14.4	34.1	1,906.4	4.1	73.6	
Feb.		10,503.7	529.4	355.1	2,971.6	3,346.9	247.3	144.7	(9)	59.4	14.4	28.6	1,975.9	2.1	74.4	
Mar.		10,593.1	532.6	357.0	2,973.1	3,368.7	248.5	145.9	1,220.0	77.8	19.5	29.4	2,078.1	1	73.0	
Apr.		10,664.4	534.5	359.5	2,980.5	3,393.3	249.4	147.3	(9)	72.8	17.2	25.2	1,881.0	48.6	35.9	
May		10,733.5	537.1	361.8	2,993.2	3,415.0	249.9	148.6	(9)	71.9	17.6	21.6	1,566.6	35.6	43.9	
June		10,818.3	540.6	363.7	3,009.2	3,443.5	251.3	149.5	1,262.0	70.5	16.3	22.4	1,519.9	35.9	43.9	
July		10,909.0	543.1	365.6	3,022.1	3,467.0	251.8	150.5	(9)	63.5	13.4	21.0	1,460.5	68.6	35.9	
Aug.		10,975.4	546.4	367.0	3,037.0	3,488.9	253.1	151.4	(9)	66.9	16.2	33.5	1,475.7	68.4	35.9	
Sept.		11,024.2	550.2	371.0	3,050.3	3,501.5	253.8	152.3	(9)	63.3	14.4	34.3	1,492.7	106.0	35.9	
Oct.		11,071.8	551.5	374.3	3,059.4	3,505.0	254.8	153.1	(9)	52.0	14.3	33.8	1,468.2	86.6	35.9	
Amount of benefits ¹²																
1940	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448	\$105,696	\$11,833	\$12,267	\$518,700	\$15,961				
1941	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559	111,799	13,270	13,943	344,321	14,537				
1942	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	111,193	15,005	14,342	344,084	6,268				
1943	911,696	92,943	125,795	72,961	331,350	55,152	1,704	116,133	17,843	17,255	79,643	917				
1944	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765	144,302	22,034	19,238	62,385	\$4,215				
1945	2,047,025	148,107	137,140	83,874	697,830	90,651	1,772	254,238	26,127	23,431	445,866	126,630				
1946	5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817	333,640	27,851	30,610	1,094,850	1,743,718				
1947	4,658,540	287,554	177,053	106,876	1,676,029	149,179	19,283	382,515	29,460	33,115	\$11,368	776,165				
1948	4,454,705	352,022	208,642	132,582	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265			
1949	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279			
1950	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426			
1951	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411			
1952	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237			
1953	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,525	613,475	87,451	43,377	45,150	962,221			
1954	9,455,374	2,697,962	428,900	295,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	1,026,866			
1955	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268			
1956	11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	109,304	41,895	49,538	1,380,726			
1957	13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	58,265	748,660	138,785	47,278	51,292	1,766,445			
1958	17,511,784	6,722,871	570,741	561,988	2,382,215	1,720,146	153,947	74,185	794,253	132,908	56,043	51,920	3,979,663			
1959	18,157,957	8,063,765	657,209	641,914	2,474,428	2,063,303	180,883	93,713	818,984	171,295	66,497	66,160	2,617,913			
1960																
Oct.	1,445,507	663,819	56,382	54,888	209,245	171,498	15,579	8,083	68,520	13,781	5,656	6,596	145,249	401	25,810	
Nov.	1,475,375	667,714	56,750	55,406	207,780	172,760	15,700	8,092	68,258	12,054	5,246	6,108	177,456	358	21,000	
Dec.	1,536,502	670,930	56,847	56,165	209,539	174,214	15,756	8,261	68,535	13,080	5,803	6,614	231,145	417	19,200	
1960																
Jan.	1,553,357	676,353	57,285	56,295	207,037	175,538	15,843	8,312	68,629	12,558	5,406	5,700	247,448	361	16,582	
Feb.	1,569,036	681,263	57,966	57,039	206,229	176,804	15,896	8,403	68,589	12,573	5,158	4,512	260,671	178	13,734	
Mar.	1,628,260	688,615	58,424	57,226	208,979	178,366	15,995	8,552	68,740	16,412	7,129	5,217	301,217	14	13,731	
Apr.	1,579,025	694,233	58,666	57,801	209,335	180,055	16,096	8,628	69,061	15,256	6,297	3,969	249,214	10,411	13,731	
May	1,551,428	699,602	59,000	57,913	210,665	181,559	16,171	8,713	69,212	15,150	6,847	3,595	215,092	7,900	13,731	
June	1,556,920	706,367	59,450	58,202	213,280	183,495	16,288	8,786	69,238	14,876	6,415	3,744	209,278	7,302	13,731	
July	1,553,941	713,900	59,851	58,110	216,059	185,223	16,350	8,783	73,451	13,375	4,829	3,908	192,791	7,311	13,731	
Aug.	1,600,443	719,396	60,275	58,860	219,343	186,798	16,457	8,925	74,043	14,115	6,311	6,746	217,543	11,611	13,731	
Sept.	1,606,859	723,217	60,722	60,103	218,622	187,746	16,531	9,039	74,560	13,407	5,396	6,887	212,309	12,375	13,731	
Oct.	1,596,419	726,850	60,898	61,059	219,562	188,206	16,619	9,184	75,826	10,995	5,670	7,040	199,695	14,880	13,731	

¹ Under Social Security Act, (1) retirement benefits—old-age, wife's, and husband's benefits and benefits (partly estimated) to children of old-age beneficiaries (including disabled children aged 18 or over, beginning Jan. 1957) and (2) disability benefits—beginning July 1957 to disabled workers aged 50-64 and beginning Oct. 1958 to their dependent wives, husbands, and children (including disabled children aged 18 or over). Beginning Dec. 1951, includes spouse's annuities under Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes payments (partly estimated) to deceased workers' disabled children aged 18 or over.

⁵ Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

⁶ Payments to veterans' widows, parents, and children; number, end of quarter. Number for March estimated.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Under railroad retirement, Federal civil-service, and veterans' programs.

⁹ Represents average number of beneficiaries in a 14-day registration period;

temporary disability benefits first payable July 1947. Beginning July 1960, data not adjusted for underpayments and recoveries.

¹⁰ Represents average weekly number of beneficiaries; includes payments to unemployed Federal workers from Jan. 1955 and to unemployed ex-servicemen from Nov. 1953, made by the States as agents of the Federal Government. Includes temporary unemployment compensation programs, June 1958-July 1959.

¹¹ From Sept. 1944 to July 1949, under Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. From Oct. 1952 to Jan. 1960, under Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans. Some payments made in programs after expiration dates. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments under Social Security Act annual data represent Treasury disbursements and, under Railroad Retirement Act, amounts certified (for both programs monthly benefit data, by month, are for benefits in current-payment status); under Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except readjustment allowance program, disbursements; under State unemployment insurance laws, Servicemen's Readjustment Act, and Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations from July 1949. Civil-service and railroad unemployment insurance data adjusted monthly; other data adjusted annually.

Source: Based on reports of administrative agencies.

TABLE 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1957–60

[In thousands]

Period	Retirement, disability, and survivor insurance				Unemployment insurance		
	Federal insurance contributions ¹		Federal civil-service contributions ²	Railroad retirement insurance contributions	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
	Retirement and survivor	Disability					
Fiscal year:							
1957–58 ⁶	\$7,266,985	\$926,403	\$1,259,041	\$575,282	\$1,500,397	\$335,880	\$99,891
1958–59 ⁶	7,565,086	894,995	1,515,852	525,369	1,675,286	324,020	102,014
1959–60 ⁶	9,842,685	987,079	1,509,695	606,931	2,164,757	341,108	152,998
4 months ended:							
October 1958	2,210,197	262,926	526,947	153,618	567,659	3,307	24,375
October 1959	2,391,030	251,355	493,029	173,878	764,920	4,357	34,154
October 1960	2,969,534	369,540	602,247	167,941	858,284	2,630	40,325
1959							
October	245,584	23,793	129,137	16,448	135,262	2,337	757
November	904,629	101,374	112,143	82,366	257,110	664	10,510
December	431,406	46,977	150,130	61,111	21,095	567	29,426
1960							
January	209,479	22,399	105,657	16,153	79,915	26,461	543
February	1,243,390	124,233	129,785	84,457	195,206	283,183	3,947
March	1,006,980	93,034	149,400	49,942	13,238	20,774	35,223
April	774,642	81,968	122,188	17,028	273,789	2,339	884
May	1,865,591	176,057	118,129	81,561	531,420	1,641	7,205
June ⁷	1,015,538	89,683	129,233	50,436	28,064	1,120	31,107
July ⁸	345,944	29,932	162,091	17,121	221,125	674	711
August	1,596,615	146,950	139,442	83,320	481,092	807	10,501
September	678,887	61,473	156,682	62,464	11,488	607	28,223
October	348,088	31,165	144,032	15,037	144,890	541	890

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance and, beginning January 1957, by disability insurance; beginning January 1951, on an estimated basis, with suitable subsequent adjustments; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning December 1952 (January 1959 for disability insurance), adjusted for employee-tax refunds; beginning July 1959 excludes transfers from the railroad retirement account to the disability insurance trust fund under the financial interchange provisions of the Railroad Retirement Act.

² Represents employee and employing agency (Government) contributions.

³ Represents deposits in State clearing accounts of contributions plus

penalties and interest collected from employers and, in 3 States, contributions from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers railroad temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and other Treasury reports, unless otherwise noted.

TABLE 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937–60
(In thousands)

Period	Receipts		Transfers under financial interchange with railroad retirement account ¹	Expenditures		Assets at end of period		
	Net contribution income and transfers ¹	Net interest received ²		Benefit payments	Administrative expenses ³	Invested in U. S. Government securities ⁴	Cash balances	Total assets
Old-age and survivors insurance trust fund								
Cumulative, January 1937–October 1960 ⁶	\$76,262,104	\$6,125,904	—\$704,400	\$59,760,792	\$1,755,089	\$19,161,475	\$1,006,251	\$20,167,727
Fiscal year:								
1957–58 ⁷	7,266,985	557,274	-----	7,874,932	165,604	21,764,189	1,048,411	22,812,600
1958–59 ⁷	7,565,086	540,279	—121,300	9,049,146	206,094	20,474,430	1,066,994	21,541,424
1959–60 ⁷	9,842,685	499,793	—583,100	10,269,709	202,369	19,748,848	1,079,877	20,828,725
4 months ended:								
October 1958	2,210,197	47,761	—121,300	2,824,834	74,388	21,148,151	901,884	22,050,035
October 1959	2,391,030	41,786	—274,600	3,334,626	79,703	19,367,605	917,707	20,285,312
October 1960	2,969,534	50,202	-----	3,599,613	81,121	19,161,475	1,006,251	20,167,727
1959								
October	245,584	18,189	-----	841,472	17,733	19,367,605	917,707	20,285,312
November	904,629	3,812	-----	841,260	18,168	19,163,905	1,170,420	20,334,325
December	431,406	210,232	-----	843,797	—8,600	19,161,165	989,602	20,140,768
1960								
January	209,479	1,679	-----	841,042	17,032	18,532,647	961,203	19,493,949
February	1,243,390	13,228	-----	855,837	17,249	18,556,745	1,320,637	19,877,382
March	1,006,980	13,496	-----	880,613	24,319	18,977,197	1,015,730	19,992,926
April	774,642	16,506	-----	885,907	17,110	18,911,431	969,627	19,881,058
May	1,865,591	4,558	-----	887,003	18,241	19,365,749	1,480,214	20,845,963
June ⁷	1,015,538	194,496	—308,500	899,624	19,148	19,748,848	1,079,877	20,828,725
July ⁷	345,944	* 2,073	-----	894,428	15,980	19,246,007	1,020,328	20,266,335
August	1,596,615	14,268	-----	901,295	22,422	19,748,038	1,205,463	20,953,501
September	678,887	14,361	-----	904,202	22,509	19,631,126	1,088,912	20,720,038
October	348,088	19,600	-----	899,689	20,210	19,161,475	1,006,251	20,167,727
Disability insurance trust fund								
Cumulative, January 1957–October 1960 ⁷	\$3,415,217	\$100,162	\$26,100	\$1,230,293	\$67,800	\$2,179,583	\$63,804	\$2,243,387
Fiscal year:								
1957–58 ⁷	926,403	15,843	-----	168,420	12,112	1,054,458	44,515	1,098,973
1958–59 ⁷	894,965	33,293	-----	339,231	21,410	1,606,874	59,747	1,666,621
1959–60 ⁷	987,079	47,641	26,100	628,304	31,922	2,100,862	66,352	2,167,214
4 months ended:								
October 1958	262,926	1,047	-----	87,003	753	1,234,262	40,928	1,275,189
October 1959	251,355	2,407	21,400	168,461	1,109	1,725,458	46,755	1,772,213
October 1960	269,540	2,021	-----	194,339	1,051	2,179,583	63,804	2,243,387
1959								
October	23,793	616	-----	44,016	268	1,725,458	46,755	1,772,213
November	101,374	829	-----	44,323	268	1,745,558	84,266	1,829,824
December	46,977	10,377	-----	41,921	29,050	1,793,379	31,828	1,825,206
1960								
January	22,399	116	-----	43,973	250	1,746,032	67,467	1,803,499
February	124,233	880	-----	42,942	250	1,787,282	98,138	1,885,420
March	93,034	342	-----	47,386	260	1,871,496	59,664	1,931,160
April	81,968	245	-----	47,479	248	1,906,121	59,524	1,965,645
May	176,057	988	-----	46,248	248	1,989,492	106,702	2,096,194
June ⁷	89,683	22,457	4,700	45,571	248	2,100,862	66,352	2,167,214
July ⁷	29,952	105	-----	46,772	266	2,090,461	59,772	2,150,234
August	146,950	948	-----	47,868	266	2,169,103	80,895	2,249,999
September	61,473	352	-----	49,390	266	2,194,914	67,254	2,262,168
October	31,165	617	-----	50,310	254	2,179,583	63,804	2,243,387

¹ January 1937–June 1940, equals amounts appropriated (estimated net proceeds of taxes after deduction of estimated administrative expenses); July 1940–December 1950, equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments). Beginning May 1951, includes deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952 for the old-age and survivors insurance trust fund and January 1959 for the disability insurance trust fund, includes deductions for refund of estimated amount of employee-tax overpayment.

² In addition to interest and profit on investment, includes annual inter-fund transfers of interest as follows: (1) Under the financial interchange, to the old-age and survivors insurance trust fund from the railroad retirement account, 1954–57; to the railroad retirement account from the old-age and survivors insurance trust fund, 1958 to date; and, beginning 1959, to the disability insurance trust fund from the railroad retirement account. (2) On reimbursed administrative expenses, to the old-age and survivors insurance trust fund from the disability insurance trust fund, 1958 to date (see footnote 4).

³ The purpose of the financial interchange provision of the Railroad Retirement Act, as amended, is to place the trust funds in the same position in which they would have been, had railroad employment always been covered under the old-age, survivors, and disability insurance system. Payments from the trust fund(s) to the railroad retirement account—beginning July

1958—are indicated by negative figures, payments to the trust fund(s) from the account—beginning June 1959—by positive figures. Footnote 2 indicates the treatment of interest transfers.

⁴ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes expenses for central office building construction. Since the January 1957 inception of the disability insurance trust fund, most administrative expenses are paid initially from the old-age and survivors insurance trust fund with subsequent reimbursement (plus interest, see footnote 2) from the disability insurance trust fund for the allocated cost of disability insurance operations. The Treasury Department, however, is regularly reimbursed from the appropriate trust fund for its expenses as incurred.

⁵ Book value: Includes net unamortized premium and discount, accrued interest purchased, and repayments on account of accrued interest on bonds at the time of purchase.

⁶ Includes transactions of predecessor fund, the old-age reserve account, January 1937–December 1939.

⁷ Revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

⁸ Includes \$60,441, profit on investments sold.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury reports.

TABLE 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of selected months, December 1948–October 1960, by type of benefit, and monthly benefits awarded, October 1960¹

[Amounts in thousands; data corrected to Nov. 23, 1960]

Item	Total			Old-age	Disability ¹	Wife's or husband's			Child's ⁴			Widow's or wid- owner's	Moth- er's	Par- ent's
	Total	OASI ²	DI ³			Total	OASI ²	DI ³	Total	OASI ²	DI ³			
Number														
In current-payment status at end of—														
December:														
1948.....	2,314,557	2,314,557	-----	1,047,985	-----	320,928	320,928	-----	581,265	581,265	-----	210,253	142,223	11,903
1950.....	3,477,243	3,477,243	-----	1,770,984	-----	508,350	508,350	-----	699,703	699,703	-----	314,189	169,438	14,579
1952.....	5,025,549	5,025,549	-----	2,643,932	-----	737,859	737,859	-----	938,751	938,751	-----	454,563	228,984	21,460
1954.....	6,886,480	6,886,480	-----	3,775,134	-----	1,015,892	1,015,892	-----	1,160,770	1,160,770	-----	638,091	271,536	25,057
1956.....	9,128,121	9,128,121	-----	5,112,430	-----	1,433,507	1,433,507	-----	1,340,995	1,340,995	-----	913,069	301,240	26,880
November 1958 *.....	12,430,234	12,162,177	268,057	6,920,677	237,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
1959.....														
October.....	13,576,095	13,143,808	432,287	7,476,908	317,888	2,194,307	2,150,548	43,759	1,808,125	1,737,485	70,640	1,370,848	374,041	33,978
November.....	13,644,293	13,195,554	448,739	7,503,120	327,640	2,202,848	2,156,655	46,193	1,820,039	1,745,133	74,906	1,381,495	374,848	34,303
December.....	13,703,918	13,243,564	460,354	7,525,628	334,443	2,208,017	2,160,103	47,914	1,831,548	1,753,551	77,997	1,393,587	376,145	34,550
1960.....														
January.....	13,780,137	13,311,982	468,155	7,566,323	339,273	2,216,032	2,168,060	48,872	1,840,090	1,760,080	80,010	1,406,302	376,552	34,665
February.....	13,850,674	13,376,873	473,801	7,603,838	343,283	2,226,421	2,176,817	49,604	1,847,281	1,766,367	80,914	1,418,147	376,942	34,762
March.....	13,961,809	13,465,340	496,469	7,656,332	357,134	2,241,077	2,188,236	52,841	1,861,972	1,775,478	86,494	1,432,060	378,348	34,886
April.....	14,057,718	13,549,261	508,457	7,702,270	363,878	2,253,653	2,199,026	54,627	1,877,229	1,787,277	89,952	1,445,017	380,602	35,069
May.....	14,148,567	13,635,468	513,099	7,752,618	365,558	2,265,762	2,210,630	55,132	1,889,211	1,796,802	92,409	1,457,644	382,462	35,312
June.....	14,261,828	13,740,278	521,550	7,812,999	370,787	2,279,907	2,223,531	56,376	1,903,451	1,809,064	94,387	1,471,340	387,858	35,486
July.....	14,375,965	13,840,326	535,639	7,875,367	380,069	2,294,000	2,236,210	58,390	1,912,691	1,815,511	97,180	1,484,927	392,711	35,600
August.....	14,464,302	13,919,009	545,293	7,921,218	385,028	2,305,010	2,245,319	59,691	1,923,378	1,823,404	99,974	1,497,786	395,553	35,729
September.....	14,525,713	13,970,645	555,068	7,951,700	390,884	2,314,107	2,253,110	61,087	1,931,730	1,828,633	103,097	1,508,357	392,969	35,876
October.....	14,576,908	14,010,782	566,043	7,982,182	398,065	2,320,478	2,258,161	62,317	1,929,673	1,824,012	105,661	1,518,804	391,633	35,970
Awarded, October 1960.....	156,487	131,858	24,629	66,900	15,373	25,397	21,045	3,752	26,129	20,625	5,504	16,254	6,122	312
Monthly amount														
In current-payment status at end of—														
December:														
1948.....	\$45,872.5	\$45,872.5	-----	\$26,564.2	-----	\$4,307.3	\$4,307.3	-----	\$7,549.0	\$7,549.0	-----	\$4,331.0	\$2,958.6	\$162.2
1950.....	126,856.5	126,856.5	-----	77,678.3	-----	11,994.9	11,994.9	-----	19,366.3	19,366.3	-----	11,481.3	5,800.8	534.9
1952.....	205,179.0	205,179.0	-----	130,217.4	-----	19,178.4	19,178.4	-----	28,141.3	28,141.3	-----	18,482.2	8,272.7	887.0
1954.....	339,342.0	339,342.0	-----	223,271.8	-----	32,270.6	32,270.6	-----	40,996.4	40,996.4	-----	29,525.7	12,088.9	1,188.6
1956.....	482,592.9	482,592.9	-----	322,536.8	-----	48,325.6	48,325.6	-----	50,323.7	50,323.7	-----	45,780.0	14,252.2	1,364.8
November 1958 *.....	697,528.6	677,103.7	\$20,424.9	459,201.1	\$19,515.7	71,230.1	70,814.8	\$415.2	64,130.2	63,636.3	\$494.0	63,976.6	17,886.5	1,888.3
1959.....														
October.....	835,317.0	803,301.7	32,015.3	543,120.9	28,251.0	83,623.2	82,044.2	1,579.1	79,418.2	77,233.0	2,185.2	77,543.1	21,368.9	1,991.6
November.....	840,474.2	807,355.8	33,118.4	545,561.8	29,135.4	83,998.8	82,333.7	1,665.2	80,061.3	77,743.4	2,317.8	78,248.5	21,453.1	2,015.2
December.....	845,144.3	811,237.3	33,907.0	547,749.1	29,765.3	84,254.2	82,528.8	1,727.3	80,715.6	78,301.2	2,414.4	79,047.4	21,579.2	2,033.6
1960.....														
January.....	851,890.9	817,429.6	34,461.3	552,068.6	30,215.7	84,759.5	82,997.1	1,762.4	81,279.7	78,796.5	2,483.2	79,884.8	21,639.2	2,043.5
February.....	858,066.7	823,179.2	34,887.5	556,006.3	30,584.5	85,251.1	83,465.1	1,786.0	81,771.3	79,254.4	2,517.0	80,682.6	21,717.9	2,053.0
March.....	866,981.5	830,499.3	36,482.2	561,081.5	31,882.8	85,944.7	84,036.9	1,907.8	82,535.3	79,843.7	2,691.6	81,611.0	21,861.0	2,065.2
April.....	874,287.8	837,032.3	37,255.0	565,321.8	32,498.9	86,511.7	84,544.8	1,966.9	83,345.3	80,556.0	2,789.3	82,473.6	22,054.6	2,082.0
May.....	881,160.6	843,667.9	37,492.7	569,820.3	32,648.0	87,059.0	85,076.9	1,982.1	84,008.3	81,145.7	2,862.6	83,312.3	22,210.7	2,102.0
June.....	889,862.5	851,791.2	38,071.4	575,294.5	33,122.9	87,700.6	85,675.8	2,024.8	84,788.8	81,865.1	2,923.7	84,229.2	22,609.0	2,117.4
July.....	899,122.9	860,049.1	39,073.8	581,150.4	33,969.8	88,384.5	86,287.7	2,096.8	85,363.2	82,356.0	3,007.2	85,130.7	22,996.3	2,128.0
August.....	906,194.5	866,476.7	39,717.8	585,475.5	34,483.8	88,883.7	86,741.8	2,142.0	85,994.4	82,902.4	3,092.0	85,998.7	23,219.2	2,139.1
September.....	910,963.2	870,614.1	40,349.1	588,252.2	34,971.0	89,294.2	87,106.3	2,187.8	86,525.9	83,335.6	3,190.3	86,719.1	23,049.0	2,151.8
October.....	915,056.5	873,929.7	41,126.8	590,814.1	35,626.1	89,584.5	87,366.3	2,228.1	86,478.8	83,206.3	3,272.5	87,391.9	23,000.2	2,160.9
Awarded, October 1960.....	10,242.2	8,508.8	1,733.4	5,290.5	1,417.7	999.0	859.5	139.5	1,107.4	931.2	176.3	1,007.0	398.3	22.2

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

² Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired-worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled-worker) beneficiaries and their dependents.

³ Monthly benefits to disabled workers aged 50-64.

⁴ Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

⁵ To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; the figures on benefits in current-payment status at the end of December 1958 are therefore not available.

TABLE 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1960¹

State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment ²	
		Total ³	Women	Total	Women	All types of unemployment ⁴			Total unemployment			
						Weeks com- pensated	Benefits paid ⁵	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment		
Total.....		517,377	1,392,834	459,031	6,905,167	2,454,919	5,860,765	\$189,890,508	1,395,420	5,331,516	\$33.73	1,678,418
Alabama.....	8,530	21,606	4,628	115,545	28,680	89,788	2,090,309	21,378	85,660	23.70	28,394	
Alaska.....	651	2,322	395	6,772	2,004	5,267	174,924	1,254	4,937	33.80	1,970	
Arizona.....	7,130	8,535	1,710	34,189	8,863	23,722	727,904	5,648	22,545	31.13	8,412	
Arkansas.....	7,487	12,404	4,989	50,200	18,786	32,481	718,704	7,734	29,293	22.87	12,805	
California.....	40,814	153,085	41,214	748,116	247,148	653,090	26,401,206	155,498	617,618	41.11	181,289	
Colorado.....	8,896	6,890	1,536	27,389	8,051	22,256	824,507	5,299	20,482	38.23	6,745	
Connecticut.....	8,329	23,621	10,451	132,883	59,733	118,560	4,294,172	28,214	112,148	37.23	32,120	
Delaware.....	513	2,898	731	12,726	3,551	13,502	447,360	3,215	12,458	34.31	3,046	
District of Columbia.....	4,211	3,253	905	17,346	6,178	13,968	365,573	3,326	13,667	26.32	4,139	
Florida.....	18,833	26,899	8,270	147,837	60,605	116,834	3,126,375	27,818	110,201	27.29	34,622	
Georgia.....	10,159	21,390	9,053	122,133	59,075	96,670	2,331,412	23,017	85,388	25.75	30,168	
Hawaii.....	934	2,818	1,351	16,580	9,763	12,798	363,481	3,047	10,541	31.73	4,267	
Idaho.....	4,191	4,637	728	15,199	5,051	10,739	353,183	2,557	10,104	33.36	4,060	
Illinois.....	18,652	60,934	20,650	333,664	118,869	291,567	9,763,496	69,421	273,837	34.23	80,792	
Indiana.....	8,043	39,641	10,073	150,286	44,691	117,898	3,598,910	28,071	108,276	31.73	37,870	
Iowa.....	7,821	6,953	3,049	27,968	12,612	23,156	623,649	5,513	20,401	28.41	7,174	
Kansas.....	8,260	6,754	1,840	32,945	12,760	29,970	988,275	7,136	27,888	33.72	8,242	
Kentucky.....	3,967	15,932	3,636	103,926	26,713	72,478	2,090,192	17,257	67,482	29.78	25,575	
Louisiana.....	6,929	18,710	2,791	103,491	19,646	87,929	2,581,408	20,935	80,120	30.55	25,080	
Maine.....	1,996	11,027	5,187	47,434	27,648	37,437	824,974	8,914	31,946	22.70	12,044	
Maryland.....	5,007	21,374	6,490	112,137	35,386	107,375	3,292,843	25,565	101,299	31.33	27,515	
Massachusetts.....	14,297	54,365	27,424	270,212	132,986	238,039	7,714,609	66,676	186,992	36.27	64,822	
Michigan.....	13,299	59,996	11,473	344,897	70,469	293,386	10,549,662	69,854	283,370	36.57	80,578	
Minnesota.....	10,555	14,303	3,372	67,426	22,213	55,939	1,612,188	13,319	52,185	29.46	17,190	
Mississippi.....	9,345	11,771	5,225	52,188	19,051	36,489	853,542	8,688	33,510	24.15	12,908	
Missouri.....	7,858	35,788	16,368	141,444	58,387	105,277	2,664,750	25,066	86,048	28.25	35,435	
Montana.....	3,115	4,148	1,147	15,200	6,454	13,699	371,388	3,262	13,699	26.92	3,829	
Nebraska.....	5,787	2,459	1,226	9,422	5,786	8,487	235,934	2,021	7,973	28.72	2,413	
Nevada.....	2,157	3,302	834	12,016	2,832	10,627	385,525	2,530	9,968	37.02	3,164	
New Hampshire.....	1,551	4,666	2,279	24,490	14,866	20,455	516,743	4,870	16,441	27.86	5,647	
New Jersey.....	11,315	53,898	26,160	296,448	159,258	277,818	8,667,590	66,147	235,223	32.54	72,794	
New Mexico.....	3,770	4,907	666	21,073	3,999	18,522	540,855	4,410	17,321	29.88	5,503	
New York.....	69,639	210,241	94,647	860,151	380,187	766,622	25,930,113	182,529	664,709	36.24	207,129	
North Carolina.....	17,280	29,482	15,071	126,977	68,455	110,882	2,330,236	26,400	100,357	21.80	30,248	
North Dakota.....	3,132	1,135	195	3,455	1,303	2,299	60,695	547	1,809	27.20	1,082	
Ohio.....	18,914	83,941	17,177	463,301	105,697	409,542	17,105,547	97,510	390,053	42.62	114,731	
Oklahoma.....	11,600	10,934	2,921	63,309	24,065	50,822	1,320,143	12,100	47,878	26.65	15,525	
Oregon.....	5,463	21,969	3,677	60,651	16,081	42,169	1,464,292	10,040	39,098	35.51	16,135	
Pennsylvania.....	20,767	147,153	43,042	820,129	244,333	725,337	22,496,710	172,699	649,835	32.81	198,639	
Puerto Rico.....	6,673	10,417	5,723	10,610	4,143	11,038	1,103,714	9,094	34,030	30.33	10,808	
Rhode Island.....	1,999	10,407	5,484	44,111	21,399	44,859	979,080	10,681	42,038	22.35	13,818	
South Carolina.....	6,909	10,736	4,386	57,397	27,514	44,859	979,080	10,681	42,038	22.35	13,818	
South Dakota.....	2,575	681	267	2,806	1,751	2,244	60,071	534	2,007	27.83	699	
Tennessee.....	9,205	19,884	6,645	128,856	50,099	97,532	2,307,074	23,222	90,618	24.24	31,427	
Texas.....	45,333	37,036	9,681	208,256	67,529	162,215	3,906,652	38,623	152,609	24.55	48,445	
Utah.....	3,509	3,840	908	17,426	5,870	13,232	441,271	3,150	12,529	33.91	4,333	
Vermont.....	852	2,853	1,302	10,975	6,116	9,303	239,445	2,215	7,952	27.59	2,790	
Virgin Islands.....	210	1	0	3	0	0	0	0	0	0	0	
Virginia.....	8,041	12,407	4,424	57,574	24,607	39,538	948,899	9,414	36,301	24.87	13,457	
Washington.....	6,325	34,594	7,961	152,316	53,568	126,746	4,048,488	30,178	121,156	32.31	38,392	
West Virginia.....	2,190	13,202	1,687	99,420	13,816	77,977	1,847,083	18,566	73,768	24.26	24,248	
Wisconsin.....	10,351	18,788	3,100	98,708	24,480	80,707	3,053,574	19,216	71,631	38.64	24,771	
Wyoming.....	1,984	1,345	282	5,094	1,792	4,380	146,775	1,043	4,117	38.94	1,094	

¹ Excludes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government; not comparable, therefore, with data previously published in the *Bulletin* for April 1955-June 1959.

² Excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Includes 24 placements made in Guam, not shown separately.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

TABLE 6.—Public assistance in the United States, by month, October 1959–October 1960¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴	Total	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴
			Families	Recipients									
				Total ³										Children
Number of recipients													
Percentage change from previous month													
1959													
October.....		2,401,104	771,432	2,918,520	2,244,305	109,142	346,832	403,000					
November.....		2,397,937	773,091	2,926,331	2,251,394	109,094	348,206	413,000	-0.1	(⁵)	-0.1	+0.7	+2.6
December.....		2,393,990	779,150	2,953,234	2,273,160	109,062	350,333	399,000	-1	+0.3	(⁵)	+4	+2.5
									-2	+9	(⁵)	+6	-3.3
1960													
January.....		2,387,398	781,354	2,964,725	2,281,892	108,881	352,038	413,000	-3	+4	-2	+5	+3.4
February.....		2,378,154	785,212	2,980,954	2,294,899	108,643	353,425	423,000	-4	+5	-2	+4	-2.4
March.....		2,372,645	792,773	3,012,690	2,319,749	108,223	356,121	436,000	-2	+1.1	-4	+8	+3.1
April.....		2,365,399	796,340	3,027,918	2,332,109	107,785	358,286	410,000	-5	+5	-4	+6	-5.9
May.....		2,361,324	796,782	3,031,185	2,335,339	107,812	360,547	384,000	-2	+1	(⁵)	+6	-6.3
June.....		2,358,600	794,435	3,023,410	2,330,202	107,979	362,832	367,000	-1	-3	+2	+6	-4.6
July.....		2,354,992	789,323	3,006,318	2,317,750	107,879	364,583	353,000	-2	-6	-1	+5	-3.7
August.....		2,352,915	783,838	2,981,856	2,298,620	107,864	366,329	360,000	-1	-8	(⁵)	+5	+1.9
September.....		2,351,009	786,066	2,996,152	2,311,064	107,742	368,000	361,000	-1	+5	-1	+5	+2
October.....		2,349,925	789,827	3,012,892	2,324,795	107,675	370,864	364,000	(⁵)	+6	-1	+8	+1.1
Amount of assistance													
Percentage change from previous month													
1959													
October.....	\$307,947,000	\$157,581,948	\$83,768,710	\$7,535,895	\$22,237,328	\$28,587,000		+1.1	+1.1	+0.4	-0.1	+1.3	+4.6
November.....	308,626,000	157,126,976	84,187,394	7,547,728	22,295,642	28,725,000		+2	-3	+5	+2	+1	+5
December.....	309,918,000	157,667,820	85,688,459	7,775,486	22,644,994	27,764,000		+4	+3	+1.8	+3.0	+1.7	-3.3
1960													
January.....	312,155,000	159,082,935	86,096,235	7,869,131	22,680,221	28,196,000		+7	+9	+5	+1.2	+2	+1.6
February.....	314,328,000	159,281,445	86,623,543	7,807,304	22,826,994	29,135,000		+7	+1	+6	-8	+6	+3.3
March.....	319,360,000	160,458,176	88,143,701	7,829,715	23,265,605	30,566,000		+1.6	+7	+1.8	+3	+1.9	+4.9
April.....	318,017,000	161,104,968	88,484,163	7,806,046	23,482,701	28,326,000		-4	+4	+4	-3	+9	-7.3
May.....	315,113,000	160,536,798	88,319,223	7,813,157	23,591,593	25,823,000		-9	-4	-2	+1	+5	-8.8
June.....	312,889,000	160,149,370	87,980,819	7,862,375	23,850,779	24,738,000		-7	-2	-4	+6	+1.1	+4.2
July.....	311,940,000	160,670,845	87,733,325	7,852,263	24,138,836	23,556,000		-3	+2	-3	-1	+9	-4.8
August.....	314,470,000	161,754,946	87,596,390	7,879,530	24,265,014	24,604,000		+8	+7	-2	+3	+5	+4.5
September.....	316,566,000	161,623,255	88,808,643	7,914,327	24,544,421	24,776,000		+7	-1	+1.4	+4	+1.2	+7
October.....	318,608,000	163,201,017	89,433,907	7,858,386	24,736,387	25,033,000		+6	+1.0	+7	-7	+8	+1.0

¹For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.²Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.³Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴Excludes Idaho; data not available.⁵Increase of less than 0.05 percent.⁶Decrease of less than 0.05 percent.

RECENT PUBLICATIONS

(Continued from page 21)

of the Aging." *Geriatrics*, Vol. 15, Oct. 1960, pp. 673-680. \$1.GOLDMANN, FRANZ. "Personal Health Services in Homes for the Aged." *American Journal of Public Health*, Vol. 50, Sept. 1960, pp. 1274-1287. \$1.25.

The organization of personal health services in 70 Jewish homes for the aged.

HARRIS, RAYMOND. "Medical Roles in Institutions for the Aged." *Geriatrics*, Vol. 15, Nov. 1960, pp. 758-766. \$1.

Discusses patient care and services, medical education and teaching, community leadership, and research.

HIRSCH, MONROE H., and WICK, RALPH E., editors. *Vision of the Aging Patient: An Optometric Symposium*. Philadelphia: Chilton Co., 1960. 328 pp. \$7.50.

Reviews the general physiological and psychological changes that accompany normal aging, considers the psychological aspects of aging—changes in intelligence, learning, emotional responses—and discusses clinical techniques used in caring for the aging patient's vision.

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Describes and appraises the program and makes suggestions for improvement.

REYNOLDS, FRANK W. "Geriatric Public Health Practice." *Geriatrics*, Vol. 15, Oct. 1960, pp. 693-695. \$1.

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SOLON, JERRY A.; SHEPS, CECIL G.; and LEE, SIDNEY S. "Delineating Patterns of Medical Care." *American Journal of Public Health*, Vol. 50, Aug. 1960, pp. 1105-1113. \$1.25.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUBCOMMITTEE ON PROBLEMS OF THE

TABLE 7.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1960¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total.....	\$26,791,716	\$4,891,782	\$637,780	\$4,237,102	*\$8,345,000
Alabama.....	168,647	885	5	(²) 421	—
Alaska.....	360,215	22,480	9,779	56,495	431,301
Arkansas.....	3,429,233	1,030,485	129,738	166,185	29,056
California.....	839,943	24,751	2,837	11,827	70,511
Colorado.....	254,976	135,187	3,059	74,406	93,726
Connecticut.....	—	—	—	—	(³)
Delaware.....	—	—	—	—	—
District of Columbia.....	29,474	2,149	245	10,711	1,150
Florida.....	409,328	29,283	9,788	64,906	—
Hawaii.....	6,880	26,418	300	8,140	—
Idaho.....	72,698	—	518	5,206	—
Illinois.....	2,462,544	582,078	65,582	434,141	4806,400
Indiana.....	575,313	179,279	30,091	(²)	4288,862
Iowa.....	265,283	92,751	10,868	140	4224,585
Kansas.....	338,581	82,525	5,578	50,584	65,804
Louisiana.....	258,204	17,900	4,797	55,385	8,070
Maine.....	151,463	28,325	2,640	21,480	61,000
Maryland.....	55,376	71,962	1,122	5,429	—
Massachusetts.....	3,413,109	192,808	30,822	616,895	132,542
Michigan.....	777,985	107,593	16,609	108,722	262,960
Minnesota.....	1,707,049	204,460	36,746	12,312	286,594
Missouri.....	51,994	20,977	—	8,790	3,140
Montana.....	1,662	—	86	25	4224,426
Nebraska.....	361,555	10,218	25,038	42,153	424,807
Nevada.....	15,402	—	1,098	(²)	4134,253
New Hampshire.....	83,449	16,536	3,584	13,664	(²)
New Jersey.....	663,114	—	579	134,630	220,480
New Mexico.....	117,070	93,243	1,194	25,182	16,661
New York.....	2,588,005	1,039,413	99,103	1,125,554	194,902
North Carolina.....	109,978	52,761	7,161	59,050	4252,820
North Dakota.....	242,898	32,867	959	47,471	421,688
Ohio.....	974,852	1,800	27,040	133,925	41,571,866
Oklahoma.....	1,596,690	6,468	33,192	173,106	(²)
Oregon.....	552,653	86,489	5,443	122,619	78,269
Pennsylvania.....	—	—	—	—	109,000
Rhode Island.....	101,130	87,696	1,386	43,725	13,150
South Carolina.....	75,835	20,767	3,181	25,243	4117,309
South Dakota.....	—	—	—	—	—
Tennessee.....	70,833	32,622	3,285	14,530	—
Utah.....	92,568	50,168	201	11,835	758
Vermont.....	74,792	—	1,159	7,560	—
Virgin Islands.....	272	128	4	106	477
Virginia.....	148,412	15,630	6,297	51,123	414,487
Washington.....	1,581,653	219,369	18,388	225,857	454,300
West Virginia.....	93,970	97,737	2,595	28,905	49,537
Wisconsin.....	1,585,984	201,072	34,535	224,255	118,591
Wyoming.....	30,644	5,542	350	5,409	36,914

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and

reporting these data semiannually but not on a monthly basis.

³ No program for aid to the permanently and totally disabled.

⁴ Includes payments made in behalf of recipients of the special types of public assistance.

⁵ Data not available.

⁶ Represents data for September.

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Answers on the Health of Our Older Citizens. (Public Health Service Publication No. 733.) Washington: U. S. Govt. Print. Off., 1960. n.p. 25 cents.

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TABLE 8.—Average payment per recipient for all assistance, for money payments, and for vendor payments for medical care, by program and State, October 1960¹

State	Old-age assistance			Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care
All States.....	\$69.45	\$58.05	\$11.40	\$29.68	\$28.06	\$1.62	\$72.98	\$67.06	\$5.92	\$66.70	\$55.27	\$11.42
Alabama.....	52.84	51.14	1.70	9.85	9.84	.01	40.24	40.23	(²)	36.67	36.63	.03
Alaska.....	64.40	64.40	—	32.40	32.40	—	72.75	72.75	—	72.75	72.75	—
Arizona.....	61.45	61.45	—	29.42	29.42	—	72.89	72.89	—	72.89	72.89	—
Arkansas.....	52.32	45.89	6.43	16.27	15.36	.91	56.51	51.65	4.86	39.70	31.97	7.73
California.....	94.02	80.53	13.49	46.49	42.72	3.77	108.11	98.57	9.54	94.59	78.41	16.17
Colorado.....	99.92	83.39	16.53	34.46	33.61	.85	84.19	74.51	9.68	69.61	67.41	2.10
Connecticut.....	109.46	91.57	17.89	46.34	41.17	5.17	98.89	88.73	10.16	125.31	91.41	33.90
Delaware.....	50.50	50.50	—	20.35	20.35	—	69.77	65.81	3.96	57.21	57.21	—
District of Columbia.....	63.41	54.31	9.10	33.89	33.79	.10	69.29	68.18	1.11	73.77	70.08	3.69
Florida.....	56.17	50.28	5.89	16.78	16.44	.35	61.29	57.42	3.86	62.88	56.05	6.83
Georgia.....	47.26	47.26	—	23.73	23.73	—	52.57	52.57	—	51.83	51.83	—
Guam.....	27.89	27.89	—	13.25	13.25	—	(⁴)	(⁴)	—	29.87	29.87	—
Hawaii.....	72.60	67.92	4.78	34.39	31.52	2.87	81.79	78.09	3.70	80.29	72.24	8.05
Idaho.....	70.11	60.04	10.07	40.59	40.59	—	73.21	69.88	3.32	73.64	68.80	4.84
Illinois.....	78.10	43.96	34.14	39.48	35.65	3.83	82.88	60.79	22.09	83.20	60.07	23.13
Indiana.....	65.48	44.26	21.22	28.79	24.54	4.25	75.57	59.29	16.28	(³)	(³)	(³)
Iowa.....	81.89	74.07	7.83	38.07	35.41	2.66	98.13	90.61	7.52	81.13	80.54	.60
Kansas.....	90.42	68.38	12.04	36.33	32.83	3.50	83.75	74.29	9.45	85.09	70.86	14.23
Kentucky.....	50.31	50.31	—	23.06	23.06	—	51.93	51.93	—	53.57	53.57	—
Louisiana.....	71.06	69.00	2.06	23.23	23.01	.22	80.71	78.99	1.73	53.58	52.24	1.34
Maine.....	66.36	53.36	13.00	27.43	26.02	1.41	64.02	58.02	6.00	68.60	58.60	10.00
Maryland.....	62.86	57.12	5.74	29.56	27.54	2.02	65.06	62.63	2.43	65.14	64.30	.85
Massachusetts.....	103.12	59.21	43.91	47.27	43.33	3.94	123.34	109.01	14.33	123.85	64.45	59.40
Michigan.....	78.82	65.91	12.91	36.71	35.59	1.13	82.04	72.71	9.32	101.10	79.15	21.95
Minnesota.....	89.13	52.27	36.86	45.66	39.77	5.89	102.76	67.96	34.80	61.27	56.24	5.03
Mississippi.....	34.60	34.60	—	9.38	9.38	—	38.51	38.51	—	34.65	34.65	—
Missouri.....	60.19	59.74	.45	23.05	22.83	.22	65.00	65.00	—	62.57	61.99	.57
Montana.....	63.80	63.56	.25	32.72	32.72	—	72.15	71.89	.26	72.71	72.79	.02
Nebraska.....	74.26	49.77	24.49	30.70	29.76	.93	90.22	59.23	30.99	73.22	51.43	21.78
Nevada.....	74.81	68.88	5.93	26.66	26.66	—	99.62	93.65	5.97	(³)	(³)	(³)
New Hampshire.....	82.90	65.58	17.32	41.41	37.23	4.17	85.49	70.87	14.63	96.74	74.74	32.00
New Jersey.....	90.38	55.37	35.01	46.62	46.62	—	86.02	85.62	.39	94.14	65.56	28.58
New Mexico.....	70.29	59.62	10.67	33.05	29.95	3.10	61.90	58.57	3.34	69.19	59.20	9.99
New York.....	109.87	78.00	31.87	43.90	40.04	3.86	112.62	86.73	25.89	105.33	74.50	30.84
North Carolina.....	44.13	41.85	2.28	19.85	19.32	.51	55.01	53.61	1.40	50.35	47.28	3.09
North Dakota.....	89.30	55.54	33.75	39.86	35.12	4.74	70.13	60.54	9.59	100.24	59.35	40.89
Ohio.....	75.98	65.06	10.93	30.29	30.28	.02	73.41	65.73	7.68	71.76	61.29	10.47
Oklahoma.....	84.99	67.04	17.94	31.83	31.73	.10	103.67	85.65	18.02	95.32	77.40	17.91
Oregon.....	84.94	51.71	33.23	40.29	37.68	2.61	89.29	68.98	20.31	90.98	66.17	24.81
Pennsylvania.....	64.46	64.46	—	30.16	30.16	—	71.20	71.20	—	54.93	54.93	—
Puerto Rico.....	8.25	8.25	—	3.85	3.85	—	8.20	8.20	—	8.71	8.71	—
Rhode Island.....	80.90	65.90	15.00	38.44	33.19	5.25	81.11	70.11	11.00	85.72	70.72	15.00
South Carolina.....	40.48	38.10	2.38	14.59	14.01	.57	44.96	43.09	1.86	44.88	41.66	3.23
South Dakota.....	62.76	62.76	—	30.85	30.85	—	59.48	59.48	—	64.61	64.61	—
Tennessee.....	42.57	41.27	1.30	18.84	18.44	.40	47.58	46.38	1.20	46.03	44.53	1.50
Texas.....	52.88	52.88	—	17.59	17.59	—	58.49	58.49	—	54.40	54.40	—
Utah.....	79.20	67.22	11.98	38.47	34.48	3.99	73.55	72.55	1.00	77.78	72.86	4.92
Vermont.....	64.16	50.64	13.52	30.85	30.85	—	65.61	57.03	8.59	64.15	56.04	8.11
Virgin Islands.....	26.86	26.36	.50	15.21	15.07	.14	(⁴)	(⁴)	(⁴)	29.88	28.88	1.00
Virginia.....	48.83	38.65	10.18	22.69	22.28	.41	55.76	50.69	5.07	55.19	47.40	7.79
Washington.....	90.29	57.54	32.75	47.50	42.18	5.33	96.38	72.98	23.40	99.31	67.11	32.20
West Virginia.....	39.07	34.15	4.93	24.41	23.16	1.25	41.27	38.71	2.56	41.69	37.76	3.93
Wisconsin.....	84.48	38.71	45.76	45.45	39.70	5.75	85.66	49.80	35.86	104.54	42.18	62.36
Wyoming.....	75.13	65.61	9.53	38.42	36.27	2.15	73.79	68.05	5.74	77.07	66.94	10.13

¹ Averages based on cases receiving money payments, vendor payments for medical care, or both. Money payments may also include small amounts for assistance in kind and vendor payments for other than medical care. Figures in italics, represent payments made without Federal participation. Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical

bills for recipients of the special types of public assistance.

² Less than 1 cent.

³ No program for aid to the permanently and totally disabled.

⁴ Average payment not computed on base of fewer than 50 recipients.

⁵ Represents data for September.

TABLE 9.—Old-age assistance: Recipients and payments to recipients, by State, October 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1960 in—		October 1959 in—	
				Number	Amount	Number	Amount
Total ²	2,349,925	\$163,201,017	\$69.45	(³)	+1.0	-2.1	+3.5
Ala.....	99,211	5,242,604	52.84	(⁴)	-1.1	-6.6	+9.5
Alaska.....	1,412	7,900,938	64.40	-0.7	-6.6	-3.3	-1.7
Ariz.....	13,995	860,015	61.45	+1.1	+2.2	+3.3	-7.7
Ark.....	56,011	2,930,500	52.32	+1.1	-5.5	+1.1	+8.3
Calif.....	254,259	23,904,799	94.02	(⁵)	+4.3	-1.8	+7.6
Colo.....	50,816	5,077,523	99.92	(⁶)	-6.6	-1.5	+1.3
Conn.....	14,253	1,560,148	109.46	-7.7	-6.6	-1.8	-6.6
Del.....	1,270	64,139	50.50	+2.2	+2.2	-8.3	-5.9
D.C.....	3,239	205,381	63.41	+4.3	+1.9	+2.0	+9.9
Fla.....	69,486	3,903,084	56.17	(⁷)	-1.1	-8.8	+4.0
Ga.....	96,451	4,557,804	47.26	-1.1	-1.1	-1.5	-1.5
Guam.....	81	2,259	27.89	(⁸)	(⁹)	(¹⁰)	(¹¹)
Hawaii.....	1,469	106,650	72.60	+2.8	+17.7	-5.5	+17.3
Idaho.....	7,216	505,918	70.11	+1.1	+8.8	-3.3	+3.8
Ill.....	72,132	5,633,497	78.10	-5.5	-4.4	-5.8	+5.9
Ind.....	27,111	1,775,227	65.48	-3.3	+6.6	-5.6	+2.8
Iowa.....	33,882	2,774,761	81.89	-2.2	-4.4	-4.1	+7.9
Kans.....	28,122	2,261,526	80.42	-2.2	(¹²)	-3.7	-1.0
Ky.....	56,142	2,824,262	50.31	(¹³)	(¹⁴)	-1.7	+10.0
La.....	125,638	8,927,536	71.06	+1.1	(¹⁵)	+7.7	+8.1
Maine.....	11,651	773,201	66.36	-2.2	-2.2	-2.4	+1.4
Md.....	9,650	606,557	62.96	-1.1	+6.6	+1.1	+4.9
Mass.....	77,734	8,015,658	103.12	-6.6	-4.4	-4.4	-1.2
Mich.....	60,264	4,749,883	78.82	-4.4	+2.2	-5.2	+1.3
Minn.....	46,310	4,127,786	89.13	(¹⁶)	-3.3	-2.9	+2.4
Miss.....	80,305	2,778,206	34.60	+1.1	+1.1	-4.4	+15.6
Mo.....	114,949	6,918,504	60.19	-1.1	(¹⁷)	-2.9	-9.9
Mont.....	6,745	430,388	63.80	0	-3.3	-5.6	-5.4
Nebr.....	14,765	1,096,386	74.26	(¹⁸)	+3.2	-4.6	+2.2
Nev.....	2,599	194,434	74.81	+1.1	-1.1	-1.6	+5.7
N. H.....	4,817	399,334	82.90	-2.2	+4.5	-4.2	+2.5
N. J.....	18,941	1,711,911	90.38	(¹⁹)	+3.3	-3.3	+2.0
N. Mex.....	10,972	771,199	70.29	+1.1	+3.2	+3.7	+12.7
N. Y.....	81,202	8,921,370	109.87	+2.2	+2.0	-3.6	+2.5
N. C.....	48,236	2,128,764	44.13	(²⁰)	+3.3	-3.3	+1.2
N. Dak.....	7,196	642,586	89.30	-2.2	-1.2	-1.6	+3.3
Ohio.....	89,227	6,779,647	75.98	(²¹)	+3.3	(²²)	+11.0
Okl.....	88,982	7,562,327	84.99	-2.2	+7.2	-2.3	-4.4
Oreg.....	16,632	1,412,659	84.94	-7.7	+5.1	-4.4	+4.0
Pa.....	50,261	3,239,817	64.46	+3.3	-5.6	-8.8	-6.2
P. R.....	38,791	319,913	8.25	-3.3	-3.3	-2.8	-2.2
R. I.....	6,742	545,418	80.90	-1.1	+1.1	-1.7	+3.6
S. C.....	31,894	1,290,964	40.48	-2.2	-1.3	-4.6	-1.2
S. Dak.....	8,688	545,276	62.76	-5.5	-1.1	-5.2	-9.9
Tenn.....	54,487	2,319,341	42.57	+1.1	+1.8	-3.5	-9.9
Tex.....	222,074	11,742,696	52.88	+1.1	+1.1	-3.3	-6.6
Utah.....	7,727	611,943	79.20	-5.5	+9.1	-4.6	+12.7
Vt.....	5,530	354,805	64.16	+1.1	-1.2	-4.4	+6.7
V. I.....	544	14,613	26.86	-	-	-	-
Va.....	14,572	711,583	48.83	+1.1	+4.9	-3.1	+12.4
Wash.....	48,298	4,360,781	90.29	(²³)	+2.8	-4.9	+1.0
W. Va.....	19,072	745,234	39.07	-6.6	-6.6	-4.9	+10.8
Wis.....	34,655	2,927,492	84.45	-3.3	+2.2	-4.8	+3.1
Wyo.....	3,217	241,699	75.13	-4.4	+5.3	-5.9	+1.3

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes 3,713 recipients aged 60-64 in Colorado and payments of \$337,296 to these recipients. Such payments were made without Federal participation.

³ Decrease of less than 0.05 percent.

⁴ In addition, supplemental payments of \$10,294 from general assistance funds were made to 35 recipients.

⁵ Increase of less than 0.05 percent.

⁶ Percentage change not computed on base of fewer than 100 recipients.

⁷ Represents data for September.

TABLE 10.—Aid to the blind: Recipients and payments to recipients, by State, October 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1960 in—		October 1959 in—	
				Number	Amount	Number	Amount
Total ²	107,675	\$7,858,386	\$72.98	-0.1	-0.7	-1.3	+4.3
Ala.....	1,596	64,216	40.24	-6.6	-3.3	-3.3	+3.4
Alaska.....	103	7,493	72.75	-1.9	-1.3	(³)	(⁴)
Ariz.....	841	61,301	72.89	-7.7	-3.3	+1.2	+2.4
Ark.....	2,013	113,757	56.51	-3.3	-2.8	-9.9	+4.6
Calif.....	13,600	1,470,270	108.11	(⁵)	+5.5	-2.8	-1.3
Colo.....	293	24,667	84.19	-7.7	+2.7	-1.3	+6.4
Conn.....	301	29,766	98.89	+1.0	-5.0	+2.0	-7.4
Del.....	252	17,581	69.77	0	-1.4	-1.2	-3.4
D.C.....	220	15,244	69.29	-5.5	+1.2	-4.3	-4.4
Fla.....	2,533	155,236	61.29	-2.2	+9.9	-4.4	+4.2
Ga.....	3,604	189,446	52.57	+4.4	+4.4	+1.2	+1.6
Guam.....	5	101	(⁶)	(⁷)	(⁸)	(⁹)	(¹⁰)
Hawaii.....	81	6,625	81.79	(¹¹)	(¹²)	(¹³)	(¹⁴)
Idaho.....	156	11,420	73.21	-1.9	-1.1	-9.3	-4.1
Ill.....	2,969	246,078	82.88	-2.2	(¹⁵)	-3.7	+1.2
Ind.....	1,848	139,656	75.57	-2.2	+2.9	-1.1	+4.3
Iowa.....	1,446	141,889	98.13	+5.5	+3.3	-1.1	+12.6
Kans.....	590	49,410	83.75	-8.8	-7.7	-1.5	+2.4
Ky.....	2,419	125,609	51.93	-3.3	-4.4	-20.1	-5.0
La.....	2,780	224,383	80.71	+5.5	-1.3	+5.3	+12.1
Maine.....	440	28,169	64.02	-5.5	-3.3	-2.0	-8.4
Md.....	462	30,056	65.06	-4.4	-2.2	+1.8	+2.7
Mass.....	2,151	265,305	123.34	-5.5	-8.2	-4.4	+4.4
Mich.....	1,782	146,187	82.04	+2.2	+1.6	+3.3	+6.5
Minn.....	1,056	108,513	102.76	+7.7	+3.8	-3.6	+3.8
Miss.....	6,292	242,290	38.61	-4.4	-9.9	+1.1	+2.4
Mo.....	5,072	329,680	65.00	+1.1	+1.1	-2.4	-2.4
Mont.....	337	24,314	72.15	0	-2.2	-9.9	-8.5
Nebr.....	808	72,897	90.22	-1.0	+2.1	-11.3	-3.4
Nev.....	184	18,330	99.62	-2.1	-1.2	+3.4	+6.3
N. H.....	245	20,946	85.49	-4.4	+3.8	+1.2	+5.3
N. J.....	961	82,661	86.02	+1.1	+1.0	+3.3	+4.5
N. Mex.....	358	22,161	61.90	-2.7	-3.4	-6.8	-9.5
N. Y.....	3,828	431,121	112.62	-3.3	-1.1	-3.5	+4.4
N. C.....	5,100	280,556	55.01	-1.1	-1.1	-1.1	+3.9
N. Dak.....	100	7,013	70.13	(¹⁶)	(¹⁷)	(¹⁸)	(¹⁹)
Ohio.....	3,521	258,468	73.41	-2.2	-2.3	-3.1	+9.3
Okl.....	1,842	190,962	103.67	-1.1	+5.8	-1.9	+21.6
Oreg.....	268	23,930	89.29	+3.5	+5.1	+8.8	+11.9
Pa.....	17,824	1,289,067	71.20	-1.1	-3.9	+1.3	+12.7
P. R.....	1,878	15,400	8.20	-7.7	-9.9	-8.8	+9.9
R. I.....	126	10,220	81.11	+8.8	+5.1	+5.9	+14.6
S. C.....	1,706	76,700	44.96	+1.1	-2.7	0	+4.1
S. Dak.....	172	10,230	59.48	0	+8.8	+4.9	+1.7
Tenn.....	2,737	130,232	47.58	-6.6	-6.6	-4.2	-1.9
Tex.....	6,419	375,445	58.49	+7.7	+6.6	+1.4	+2.1
Utah.....	201	14,783	73.55	-3.3	+1.1	-5.5	-7.4
Vt.....	135	8,558	65.61	-1.6	-7.7	0	+7.3
V. I.....	18	504	(²⁰)	-	-	-	-
Va.....	1,242	69,260	55.76	+3.3	-7.7	+1.4	+7.2
Wash.....	724	71,225	98.38	-1.1	+4.1	-1.1	+3.3
W. Va.....	1,012	41,766	41.27	-5.5	-7.7	-2.3	+7.3
Wis.....	963	82,493	85.66	+6.6	+6.6	-3.7	+2.5
Wyo.....	61	4,501	73.79	(²¹)	(²²)	(²³)	(²⁴)

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$40,797 to 335 recipients; Missouri, \$50,602 to 758 recipients; and Pennsylvania, \$761,171 to 11,389 recipients.

³ Average payment not computed on base of fewer than 50 recipients; percentage change, on fewer than 100 recipients.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

⁶ Represents data for September.

TABLE 11.—Aid to dependent children: Recipients and payments to recipients, by State, October 1960¹
(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total *	Children	Total amount	Average per—		September 1960 in—		October 1959 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	789,827	3,012,892	2,324,705	\$89,433,907	\$113.23	\$29.68	+0.6	+0.7	+3.2	+6.8
Alabama.....	20,929	84,191	65,943	829,362	39.63	9.85	-.2	+5	-2.6	+7.4
Alaska.....	1,159	3,896	2,910	126,237	108.92	32.40	-1.6	-1.5	+3.2	+3.6
Arizona.....	7,581	30,379	23,470	993,642	117.88	29.42	0	-2.5	+12.0	+9.8
Arkansas.....	6,522	24,547	19,256	399,438	61.24	16.27	-2.9	-2.9	-2.6	+2.3
California.....	76,489	273,143	214,381	12,688,535	166.02	46.49	+8	+2.5	+9.3	+11.8
Colorado.....	7,442	29,006	22,815	999,584	134.32	34.46	+9	+2.0	+7.7	+13.1
Connecticut.....	7,602	26,132	19,602	1,211,054	159.31	46.34	+1.5	-7	+9.2	+6.1
Delaware.....	1,651	6,378	4,936	129,763	78.60	20.35	+1.8	+1.3	+4.0	+8.1
District of Columbia.....	4,884	21,862	17,314	740,965	151.71	33.89	+1.6	+2.4	+25.4	+27.1
Florida.....	23,333	84,636	66,825	1,420,435	60.88	16.78	-1.2	-1.4	-15.8	-13.3
Georgia.....	15,153	55,964	43,312	1,328,141	87.65	23.73	+1.5	+1.5	+7	+5
Guam.....	116	670	561	8,876	76.52	13.25	+4.9	+2.8	+48.2	+69.2
Hawaii.....	2,397	9,213	7,305	316,817	132.17	34.39	-1	+1.0	-3.3	-2.1
Idaho.....	2,189	8,205	6,074	333,011	152.13	40.59	+2	+3	+18.0	+18.0
Illinois.....	36,084	152,057	118,116	6,003,387	166.37	39.48	+2	+2	+4.7	+6.4
Indiana.....	11,401	42,201	31,998	1,214,945	106.56	28.79	-1	+9	+2.0	+6.7
Iowa.....	9,432	34,879	26,348	1,327,956	140.79	38.07	+1.0	+1.8	+8.8	+15.0
Kansas.....	6,130	23,560	18,573	856,027	139.65	36.33	-4	-7	+6.5	+7.1
Kentucky.....	20,404	73,263	55,077	1,755,097	86.02	23.96	+4	+2	+2	+19.0
Louisiana.....	20,377	81,995	63,408	1,904,543	93.47	23.23	+7.8	+4.3	-16.7	-11.2
Maine.....	5,685	20,077	14,862	550,647	97.20	27.43	-2	-1	+1.2	+1.6
Maryland.....	8,480	35,694	28,114	1,055,114	124.42	29.96	+2	+2	-3.2	-7
Massachusetts.....	14,429	48,912	36,853	2,311,959	160.23	47.27	+4	-6	+3.2	+8.4
Michigan.....	26,655	95,547	70,363	3,507,656	131.59	36.71	+1	+6	+1.9	-2.5
Minnesota.....	10,073	34,729	27,084	1,585,644	157.42	45.66	-1	+2.2	+5.1	+10.2
Mississippi.....	19,933	77,336	60,716	725,729	36.41	9.38	-3	-3	+4.2	-8.5
Missouri.....	26,040	99,286	75,353	2,288,119	87.87	23.05	-7	-2	+1.7	-2.2
Montana.....	1,833	6,871	5,428	224,816	122.65	32.72	-1.3	-2.8	+9	-7
Nebraska.....	2,864	10,947	8,417	336,026	117.33	30.70	+1.0	+3.2	+4.0	+6.5
Nevada.....	1,165	4,010	3,151	106,912	91.77	26.66	-4	+6	+16.2	+15.5
New Hampshire.....	1,018	3,961	3,009	164,008	161.11	41.41	+9	+2.0	+2.0	+3
New Jersey.....	15,709	55,077	41,793	2,567,921	163.47	46.62	+1.6	+1.8	+37.2	+40.5
New Mexico.....	7,691	30,062	23,162	993,540	129.18	33.05	-2.1	+1.6	+9.6	+20.1
New York.....	67,450	269,505	204,453	11,830,564	175.40	43.90	+8	+6	+5.2	+7.4
North Carolina.....	26,159	103,453	79,896	2,051,382	78.42	19.83	+1.7	+2.0	+2.9	+3.8
North Dakota.....	1,861	6,941	5,417	276,666	148.67	39.86	+6	+7	+7.2	+9.2
Ohio.....	27,037	107,940	82,525	3,269,795	120.94	30.29	+8	+1.2	+12.4	+17.1
Oklahoma.....	18,087	64,479	49,028	2,052,141	113.46	31.83	+1	+6	+6.6	+7.1
Oregon.....	5,980	21,613	16,524	870,775	145.61	40.29	+4.3	+6.0	+10.7	+15.2
Pennsylvania.....	49,256	194,459	148,110	5,864,062	119.05	30.16	+1.0	-4.0	+3.4	+4.5
Puerto Rico.....	57,082	219,660	176,314	845,058	14.80	3.85	+5	+4	+8.5	+5.4
Rhode Island.....	4,551	16,705	12,630	642,167	141.10	38.44	+1.6	+1.8	+5.4	+12.6
South Carolina.....	9,159	36,253	28,645	528,759	57.73	14.59	(²)	-2.0	-3.1	-1.9
South Dakota.....	3,137	10,856	8,168	334,861	106.75	30.85	-1.3	-2.5	+2.7	+9.9
Tennessee.....	21,748	80,754	61,158	1,521,694	69.97	18.84	-6	-4	+1	+5.7
Texas.....	18,915	78,757	60,182	1,385,332	73.24	17.59	-8	-3	-14.8	-11.9
Utah.....	3,471	12,568	9,402	483,482	139.29	38.47	-1.7	-1.4	+2.7	+15.3
Vermont.....	1,232	4,349	3,254	134,167	108.90	30.85	-1.5	-1.1	-1.4	+1
Virgin Islands.....	257	884	738	13,449	52.33	15.21				
Virginia.....	9,492	38,261	30,089	868,267	91.47	22.69	(³)	+2.9	+5.3	+15.9
Washington.....	11,871	40,994	31,973	1,947,412	164.05	47.50	+1.7	+3.6	+11.7	+15.2
West Virginia.....	20,067	78,235	61,078	1,909,962	95.18	24.41	-4	-5	-1	+7.5
Wisconsin.....	9,472	34,961	26,709	1,588,917	167.75	45.45	+1.2	+3.6	+6.6	+6.7
Wyoming.....	713	2,579	1,973	99,089	138.97	38.42	+1.3	+6.0	-3.8	+1.9

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

* Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

² Increase of less than 0.05 percent.

³ Represents data for September.

⁴ Decrease of less than 0.05 percent.

TABLE 12.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1960 in—		October 1959 in—	
				Number	Amount	Number	Amount
Total..	370,864	\$24,736,387	\$66.70	+0.8	+0.8	+6.9	+10.9
Ala.....	12,232	448,506	36.67	+1.1	+6	-2.2	+1.9
Ark.....	7,313	290,298	39.70	+6	+2.4	+3.3	+12.8
Calif..	10,276	971,976	94.59	+3.2	+2.7	+40.0	+44.9
Colo.....	5,625	391,001	69.51	-2	(²)	+8	+5.2
Conn.....	2,195	275,032	125.31	+1.4	+3.8	(²)	-3.8
Del.....	363	20,767	57.21	-2.9	-2.8	+6	-12.5
D. C.....	2,903	214,137	73.77	+3.0	+1.6	+3.7	+5.1
Fla.....	9,504	597,594	62.88	+1.6	+1.5	+10.5	+16.0
Ga.....	22,198	1,150,441	51.83	+1.1	+1.1	+11.5	+11.2
Guam....	53	1,583	29.87	(²)	(²)	(²)	(²)
Hawaii..	1,011	81,170	80.29	-3	+3.0	-4.0	+1.5
Idaho....	1,075	79,162	73.64	+1.5	+2.0	+7.5	+12.4
Ill.....	18,768	1,561,467	83.20	+6	+8	+5.0	+10.8
Iowa.....	4,474	38,457	81.13	+2.8	+1.9	(²)	(²)
Kans.....	4,188	356,350	85.09	(²)	-1	+6	+3.2
Ky.....	7,781	416,866	53.57	+3	+5	-1.7	+19.2
La.....	16,607	922,948	55.58	+6	-2	+6.0	+9.4
Maine....	2,148	147,345	68.60	-1	+3	+9.0	+7.2
Md.....	6,410	417,565	65.14	-1	-2	+8.5	+8.5
Mass.....	10,385	1,286,218	123.85	+4	-4.3	+3.6	+10.7
Mich.....	4,953	500,731	101.10	+1.5	+3.2	+12.5	+12.5
Minn.....	2,448	149,997	61.27	+3	+4	+8.4	+8.1
Miss.....	12,375	428,790	34.65	+1.7	+1.9	+25.0	+43.8
Mo.....	15,388	962,758	62.57	(²)	+3	-1.2	+1.3
Mont.....	1,232	89,707	72.81	-3	-1	-12.6	-10.4
Nebr.....	1,935	141,670	73.22	+3.1	+4.4	+20.3	+27.5
N. H.....	427	41,308	96.74	0	+2.3	+3.4	+8.9
N. J.....	7,245	682,048	94.14	+1.3	+2.2	+15.7	+15.7
N. Mex..	2,521	174,431	69.19	+1.0	+4.7	+8.1	+13.5
N. Y.....	36,500	3,844,684	105.33	+2	+1.7	-1.5	+1.5
N. C.....	19,110	962,226	50.35	+5	+8	+5.6	+8.3
N. Dak..	1,161	116,373	100.24	+1.0	+10.2	+4.3	+7.2
Ohio.....	12,787	917,603	71.76	+1.6	+3	+13.8	+17.8
Okl.....	9,663	921,068	95.32	+7	+7.7	+6.3	+9.4
Oreg.....	4,942	499,622	90.98	+9	+4.1	+1.8	+7.0
Pa.....	17,707	972,718	54.93	+8	-9.4	+7.3	-2.5
P. R.....	22,172	193,215	8.71	(²)	(²)	+1	+6
R. I.....	2,915	249,877	85.72	-4	-6	+7.0	+11.4
S. C.....	7,818	350,910	44.88	+1	-3.3	-1.4	+21.3
S. Dak..	1,139	73,588	64.61	-1.0	-1.2	+2.2	+5.2
Tenn.....	9,687	445,916	46.03	+1.3	+3	+16.1	+20.1
Tex.....	6,721	365,593	54.40	+1.8	+2.1	+10.7	+20.3
Utah.....	2,404	186,988	77.78	+1	+2	+7.2	+12.9
Vt.....	932	59,788	64.15	0	-2	+0.8	+17.2
V. I. *..	106	3,167	29.88				
Va.....	6,561	362,122	55.19	+1.0	+4.8	+7.2	+22.2
Wash.....	7,014	696,561	99.31	+1.1	+4.4	+9.6	+10.3
W. Va....	7,362	306,920	41.69	(²)	-1	+1.4	+16.1
Wis.....	3,596	375,923	104.54	+2.4	-1.2	+116.2	+109.0
Wyo.....	534	41,156	77.07	+9	+2.8	+2	+12.4

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Percentage change not computed on base of fewer than 100 recipients.

⁴ Program initiated January 1, 1960.

⁵ Increase of less than 0.05 percent.

⁶ Represents data for September.

TABLE 13.—General assistance: Cases and payments to cases, by State, October 1960¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1960 in—		October 1959 in—	
				Number	Amount	Number	Amount
Total..	364,000	\$25,033,000	\$68.70	+1.1	+1.0	-9.5	-12.4
Ala.....	79	995	12.59	(²)	(²)	(²)	(²)
Alaska..	166	10,961	66.03	-3.5	-7.9	-13.1	-14.4
Ariz.....	3,468	171,178	49.36	+3.6	+2.9	+13.1	+21.8
Ark.....	3,443	5,127	14.95	+10.3	+17.5	+28.0	+30.4
Calif..	34,851	2,084,457	59.81	+3.2	+5	+5.4	+5.1
Colo.....	1,286	59,278	45.99	-2	+1.2	+10.6	+12.1
Conn.....	4,504	316,243	70.21	+2.0	+1.6	+8.1	+3.4
Del.....	1,557	99,016	63.59	+2.4	+1.1	+1.0	+3.1
D. C.....	1,380	101,320	73.42	+3.3	+2.0	-1.4	-6
Fla.....	9,900	321,000	32.33				
Ga.....	2,350	62,818	26.73	-1	-2.5	+10.4	+20.5
Guam....	2	35	(²)	(²)	(²)	(²)	(²)
Hawaii..	982	72,555	73.88	-1.5	(²)	-14.6	-11.1
Ill.....	41,179	4,121,064	100.08	-5	+7	-11.5	-3.9
Ind.....	17,402	623,938	35.85	-1.2	+5.5	-31.9	-38.7
Iowa.....	3,692	138,103	37.41	-1.7	-4.1	+7	+3.3
Kans.....	2,390	155,103	64.90	+1.8	+1.7	+14.9	+17.9
Ky.....	2,080	79,071	38.01	-6	+21.6	+7	+27.4
La.....	8,356	420,334	50.30	+8	-1.2	-5.1	-2.9
Maine....	2,210	75,882	34.34	+20.2	+1.9	-3	-10.1
Md.....	2,772	178,569	64.42	+1.5	+1.7	+1.1	+3.3
Mass.....	7,499	518,961	69.20	+9	+2.8	-7.2	-5.0
Mich.....	28,607	2,727,872	95.36	+1.5	-4.1	-11.8	-14.7
Minn.....	7,520	549,775	73.11	+3.7	+4.1	-25.3	-39.7
Miss.....	1,019	15,037	14.76	+3.1	+2.9	-8.3	-7.6
Mo.....	8,771	485,910	55.40	+8	+1.8	+5.6	-3
Mont.....	1,098	52,663	47.96	+3.1	-7	-61.5	-71.9
Nebr.....	1,119	55,720	49.79	+19.7	-7.6	+7	+11.1
N. H.....	305	19,215	33.49	-1.6	-20.3	+25.0	+19.1
N. J.....	7,803	837,427	107.32	+1.9	-3	-15.6	-11.3
N. Mex..	678	30,478	44.95	+2.0	+3.2	+21.9	+28.9
N. Y.....	32,813	3,171,860	96.66	+6	+2.8	-4.4	-8
N. C.....	2,105	57,364	27.25	+9	+3.8	+19.3	+35.9
N. Dak..	32,874	2,427,120	73.88	+10.4	+8.8	0	+2
Ohio.....	32,874	2,427,120	73.88	-3	+1.2	-19.1	-16.4
Okl.....	7,555	106,467	14.09	-2.3	+1.7	+5.1	+3.4
Oreg.....	4,235	261,890	61.84	+20.0	+35.4	+63.1	+83.7
Pa.....	39,877	2,935,963	73.63	+1.6	+2.1	-23.3	-37.3
P. R.....	1,408	9,773	6.94	-14.4	-19.8	+23.9	-3.3
R. I.....	2,643	200,778	75.97	-3.4	+11.3	-9.4	-3.8
S. C.....	1,711	51,802	30.28	+6.3	+5	+36.6	+77.1
S. Dak..	230	6,722	29.23	-2.1	-17.0	-33.9	-35.3
Tenn.....	2,094	34,627	16.54	-1.5	+4.0	+11.4	+17.3
Tex.....	8,500	239,000	28.12				
Utah.....	1,562	109,217	69.92	-8.4	-4.0	-19.6	-21.4
Vt.....	1,000	33,000	33.00				
V. I. *..	109	2,930	26.88				
Va.....	1,780	73,883	41.51	+1.5	+6.2	-5.0	+1
Wash.....	9,744	721,242	74.02	+1.4	+1.7	+8.7	+11.7
W. Va....	2,246	70,467	31.37	+6	-4	-7.3	-10.6
Wis.....	7,046	581,451	82.52	+2	-2.8	+3	+5.0
Wyo.....	373	23,525	63.07	+1.1	-5.4	+5.4	+14.2

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available.

³ Average payment not computed on base of fewer than 50 cases; percentage change, on fewer than 100 cases.

⁴ About 10 percent of this total is estimated.

⁵ Partly estimated.

⁶ Increase of less than 0.05 percent.

⁷ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Includes cases receiving medical care only.

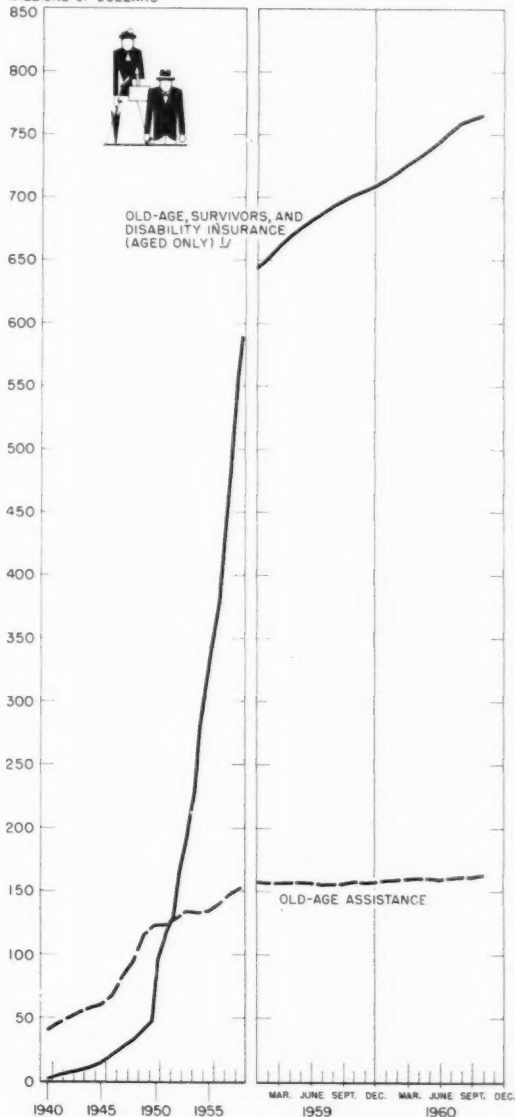
⁹ Estimated on basis of reports from sample of local jurisdictions.

¹⁰ Represents data for September.

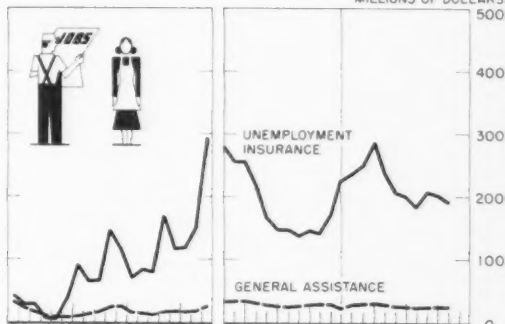
Social Security Operations*

PAYMENTS

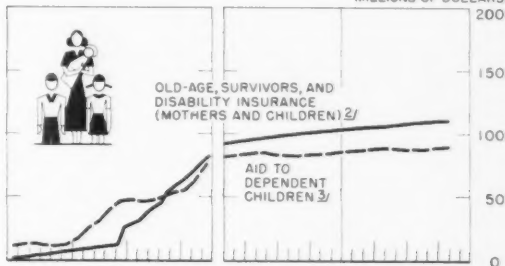
MILLIONS OF DOLLARS



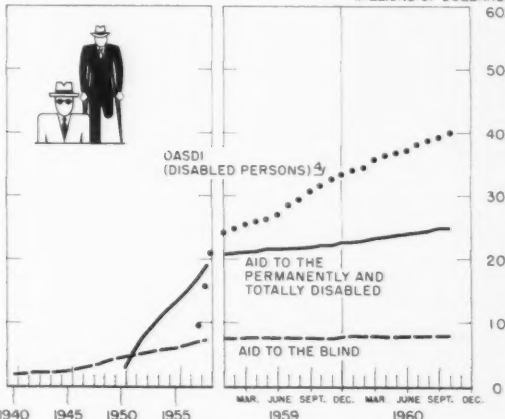
MILLIONS OF DOLLARS



MILLIONS OF DOLLARS



MILLIONS OF DOLLARS



*Old-age, survivors, and disability insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹Receiving old-age, wife's or husband's, widow's or widower's,

or parent's benefits.

²Receiving mother's benefit, wife's benefit payable to young wives with child beneficiaries in their care, or child's benefit payable to children under age 18.

³Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

⁴Disabled workers aged 50-64 or disabled dependent children aged 18 or over of retired, disabled, or deceased workers.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

Silver Anniversary Issue

The SOCIAL SECURITY BULLETIN for August 1960 is a special issue commemorating the twenty-fifth anniversary of the Social Security Act. The Secretary of Health, Education, and Welfare contributes a brief statement, and the Commissioner of Social Security looks at past progress in social security and outlines the challenges of the future. Other articles include reviews of program developments under the Social Security Act and a survey of the general social security status of the American population.

Copies of the August issue may be purchased from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C. Single copies are 55 cents.

